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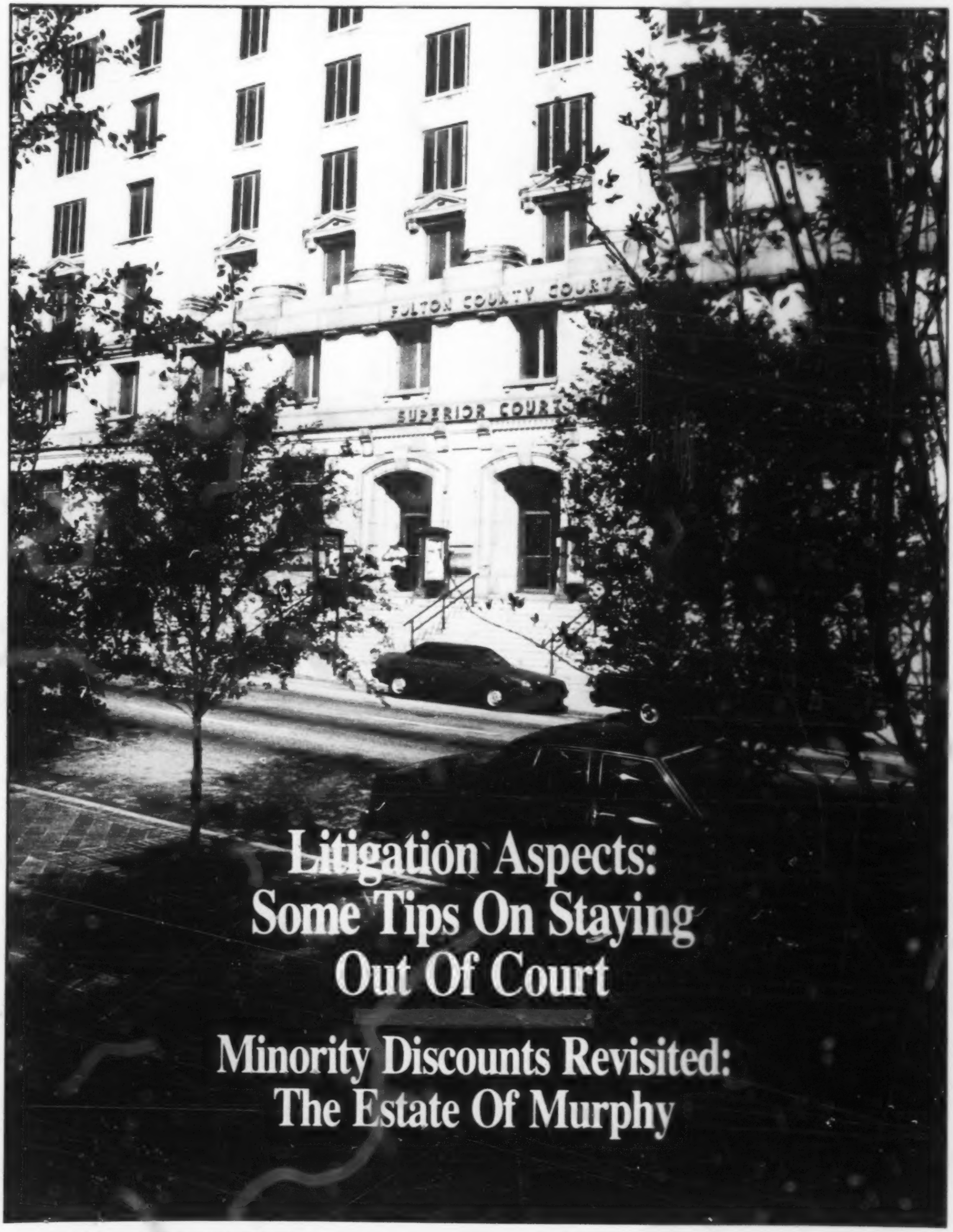
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Litigation Aspects: Some Tips On Staying Out Of Court

Minority Discounts Revisited: The Estate Of Murphy

TRUSTS & ESTATES.

Volume 129, No. 12 Estate Planning and Administration Since 1904 DECEMBER 1990

LITIGATION ASPECTS

Redefining The 'Prudent Investor Rule' For Trustees
Professor Edward Halbach discusses the new Restatement of Trusts and modern portfolio theory

24 **Lawyers Cannot Malpractice Until They Get It Right**
Two major barriers to malpractice liability for attorney errors in planning have been removed *Martin D. Begleiter*

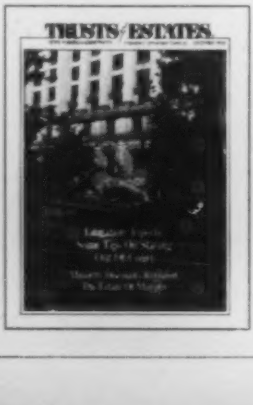
28 **Trusts May Be Superior To 'Structured Settlements'**
Factors other than after-tax rate of return are important when selecting a method for payments *Dan Luther*

35 **Minority Discounts Revisited: The Estate Of Murphy**
A recent case decision warns that the issue of minority discounts is not settled *David A. Herpe* *Carter Howard*

39 **Targeting The Affluent Family Business**
A trust will more likely be created if the vendor can explain how it will assist the business owner *Russ Alan Prince*

47 **Discounts For Stocks Of Closely Held Corporations**
Do non-marketability and minority position discounts remain applicable to the same degree? *Steven E. Bolten*

49 **Being Of Sound Mind On Tape**
Estate planning tapes provide an efficient and inexpensive means of keeping abreast of developments *Gordon A. MacLeod*



COVER

Litigation and a visit to the courthouse can be avoided, but trustees must keep abreast of the latest developments. Photo by William H. Durant, Fulton County Department of Information and Public Affairs, Atlanta, GA.

DEPARTMENTS

4 Commentary
6 Trends & Developments
10 Letters to the Editor
54 Litigation Notes
56 Law and Life Insurance
58 Meetings and Conventions

Commentary

Sidestepping Litigation Through Education

Litigation — certainly one of the most feared words among fiduciaries. Just the mention of it can make even the most steadfast practitioners tremble and quake with visions of vast piles of paperwork corralled to justify a prudent investment strategy and proper execution of Wills and estate plans, endless hours before a probate judge or the IRS, and an office full of annoyed clients. Whether you are a defendant or a plaintiff, litigation can result in loss of time, money and prestige.

Can it all be avoided? Given the complexity of today's estate planning rules and regulations and the litigious bent of modern society, the answer is probably not. But, with the proper information and education, it can be curtailed.

This month, with the help of Scott McCue of Mayer, Brown & Platt in Chicago, we examine some of the tripwires that can cause a fiduciary to stumble and end up in court.

What exactly is the current thinking on the "prudent investor" rule and what are a fiduciary's duties and liabilities? This month, Mr. McCue interviews Professor Edward Halbach, Jr. Professor Halbach of the University of California Law School at Berkeley was the reporter for the American Law Institute project on the prudent investor rule and the Restatement of Trusts. He discusses how the concept of the prudent investor has changed and what new opportunities and malpractice problems exist.

Further on the discussion of malpractice, Martin D. Begleiter, professor of law at Drake University, discusses how two major barriers to malpractice liability for attorney errors in estate planning, privity and the statute of limitations, have been removed. According to Begleiter, malpractice actions by beneficiaries can now proceed to trial unencumbered by these safety walls and estate planning documents and practices will be closely scrutinized by both the beneficiaries and the courts.

Should a matter end up in court for resolution, payment of an award can end up in either a trust or a structured settlement. In his article, Dan Luther of Mayer, Brown & Platt discusses the advantages and disadvantages of both.

Finally, in Litigation Notes, Scott McCue discusses the confusing circumstances in the *Newhouse* case and how the government lost the "battle of the experts." ☐

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BPA

Targeting The Affluent Family Business

The extent to which the vendor can explain how a trust account can assist the affluent family business owner, the more likely he will create a trust

By **RUSS ALAN PRINCE**
CSSP Technologies
Brooklyn, N.Y.

The financial services environment is dramatically and drastically changing. The days of "fast" money are, for the most part, over. This is forcing financial institutions and other competitors to concentrate their efforts on business lines which are profitable in this adverse environment. Trusts and estates is one line of business that is exceptionally and consistently lucrative. No matter what condition the economy is in, the business of trusts and estates has always been comparatively prosperous, and will continue to be so.

The viability of this line of business has certainly not gone unnoticed by a plethora of traditional as well as new competitors. The banks have been key players in the field since the beginning of modern trusts. They have a longstanding reputation as trust professionals. So, too, have the attorneys. At the present time, there is considerable debate concerning the bounds of the attorneys' powers with regard to the trust component of the business. Some law firms are expanding into money management. More than ever before, they are positioning themselves to compete in all aspects of the trust and estate planning business.

Money managers characterized by Sanford C. Bernstein & Co., Inc. have also carved out a niche for themselves in the field of trusts and estates. For them, it is a logical extension of their money management enterprise. Additionally, the accountants are now becoming more involved in the business. It is highly likely that they will go the same route as the attorneys and compete in all aspects of the business, including managing the assets.

Finally, the financial institutions who previously have not emphasized the trusts and estates business are seeking the profits that can be garnered by providing these services to the well-to-do. For example, financial institutions such as the Prudential Insurance Company and the Merrill-Lynch brokerage firm have committed themselves to the business.

As the competition intensifies, it is essential to remember that everyone is marketing a commodity product. Discounting investment performance, the trust product offered by one vendor is not significantly different from the trust product offered by another vendor. In order to reap the comparatively exceptional continuing profits of the trust

About This Study

CSSP Technologies in conjunction with Lafferty Publications has consolidated a number of extensive proprietary research studies which focus on affluent privately held companies located throughout the world. The findings of these studies provide a comprehensive understanding of this market. This includes their preferences and attitudes with regard to numerous professional and financial services and products. It also includes their buying behavior patterns as well as the strategies most effective in selling to this highly lucrative market.

The empirical investigation used in this article involves 508 affluent family businesses within the United States. The sample was acquired by arrangement with 14 institutions catering to the affluent. In return for assisting in arranging for participants, the institutions were provided with composite summary data concerning their clients.

By definition, an affluent family business is one where the owner has a discretionary investment advisory account of $1 million or more. In effect, these are the very wealthy representing the top 1 percent of the affluent. They are the most profitable market for vendors of trust services.

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business, a vendor must effectively differentiate itself from the competition.

In order for a vendor to position itself in a distinctive way, it must have a clear and comprehensive understanding of its target market. As a function of such a thorough assessment, a vendor can identify motivational "hooks" which will enable it to stand above the competition. The vendor will also understand how to optimally promote the trust product and estate planning services.

There are three types of wealth which can be targeted by trust vendors: 1) inherited wealth, 2) salaried wealth, and 3) equity wealth. Inherited wealth, by its very nature, is not an attractive target for a vendor marketing trusts and estates. These affluent individuals usually have long-standing relationships with trust institutions. Therefore, it is highly unlikely that they will switch vendors. Only under the most arduous conditions are they really likely to move to a different provider of the trust product.

Salaried wealth tends to encompass the lower end of the affluent spectrum. While people in this category may very well have six figure incomes, they are not very likely to accumulate personal fortunes. Their income is used to maintain their less than deprived lifestyle. Over time, they do manage to accumulate a certain amount of wealth. Nevertheless, it does not compare to the personal fortunes in the possession of the other two types of wealth. Of course, there are some salaried employees who make the really *big* money. However, they are few and far between.

Without doubt, salaried wealth is a large untapped market for trust services and estate planning. They represent a distinctive market segment, and therefore require a unique marketing strategy. Preliminary research shows that components of a mass marketing strategy coupled with the more traditional one-to-one selling of the product is required. Meanwhile, the marketing message must focus on their unique needs, desires, and buying behaviors.

The largest, most prosperous, and, in many respects, easiest to tap are the equity wealthy. They comprise the owners or considerable stockholders of companies which range in size from those that employ a mere handful to those that employ thousands. Their personal wealth is a function of the money they draw out of the business in addition to the value of their percentage of the business.

The reason this segment is considered relatively easy to tap is due to their empirically derived psychographic patterns of purchasing financial services. They exercise significant decision making patterns which can be utilized by a vendor to precisely target and "hook" them. One such variable is the family business connection.

Affluent Family Business

By definition, the vast majority of these firms are family owned and managed. Affluent family firms have distinct competitive advantages over other companies. Loyalty to the family and the business furnishes these firms with a leg up over competitors. The commitment the family members feel toward the business provides the motivation to accept the many personal hardships that are the result of running a company.

The family members tend to approach the business as a unified group. While conflicts may rage within the firm, they usually recognize that if they cannot produce some sort of resolution, the business will suffer. As their livelihood, social status, and the like are dependent on the continuing prosperity of the firm, they will usually make the requisite effort to ensure their survival.

Along similar lines, family pride and a belief in the business enable these firms to outperform public companies in the same industries. They do this by the effort they exert and their concern with doing the best job possible. It is not only their "name" that is on the line, it concerns the money that may or may not go into their pockets.

In the United States, the growth in the number of family firms can be traced to the conclusion of World War II. The returning soldiers went into the family companies or started small businesses of their own. These people are now reaching the time in their lives where retirement has become a viable option. At the same time, the interest in entrepreneurship that has pervaded the 1980's has resulted in an increased interest in family businesses by younger people such as college students.

It is also important to recognize that family businesses are not perceived as being any more risky than working for a large corporation considering the restructuring that is prevalent among these firms. In fact, in a recent study of 547 college students whose parents own family businesses, it was shown that the students are more interested in joining the family business than going to work for large corporations. Actually, family firms are seen by the students as being less risky endeavors that large corporations.

The students identify the results they obtain from their efforts within the family business as being directly correlated with their actions. So, the more they put into the family firm, the more they anticipate receiving. While this is true of anyone working in a small or midsized firm and even some large companies, the advantage to the family business for family members is an existing and probable equity stake. They expect profit as owners of the business by birthright. Clearly, the trend is for family businesses to become more common over the forthcoming decade.

Another factor contributing to the attraction of family business is the growing difficulty of forming a new business. New ventures will continue to become more difficult for two reasons. One is the lack of available capital. There is just less money for start-ups. Capital for all types of companies has become quite scarce as well as expensive. The other related reason is the high cost of doing business. Once again, the monies required to keep a new company operating while it establishes itself is not readily available. Therefore, potential entrepreneurs who have the option to enter a thriving family firm are more likely to enter the business then strike out on their own.

Family businesses are also appropriately recognized as one of the very best mechanisms for creating and consolidating personal wealth. That is, family businesses are more likely than any other means to produce personal fortunes. This belief is clearly held by the vast number of offspring who have opted to join lucrative family firms. The children who might at one time have been rebellious and opposed to the business wake up and realize that the family business is where the money is. They recognize the causal relationship between the business and wealth, and the ability to manage their own lives. The family firms, in general, are not able to produce significant unearned income necessitating involvement in order to benefit.

While family firms represent one of the greatest systematically untapped markets for trust services, there are problems which must be surmounted in order to earn above average profits.

What becomes evident is that, at the high end, family firms represent a market segment which controls the overwhelming amount of personal wealth. They decidedly represent the significantly largest portion of the wealthy in the United States. The first question that must be resolved is, unlike inherited wealth, is there an opportunity for vendors of trusts and estates to tap this lucrative market segment?

Out of the sample of 508 affluent family businesses, only 202 (40 percent) had created personal trusts. The research confirms that these affluent family businesses may yet establish more trust accounts, but will, most likely, continue to use their current vendor of the product. The only exception are charitable trusts because empirical research on this topic shows their nature is significantly different from other types of trusts. They were created for different reasons than the other versions of the product. Thus, marketing them requires a different strategy.

Although a percentage of family businesses already use the personal trust product, a vendor has an opportunity to market the product to the remaining 60

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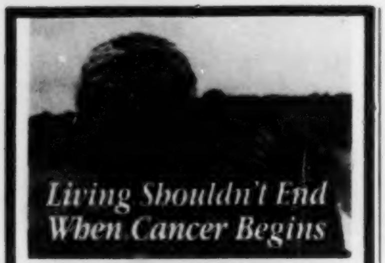

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percent. On the whole, they are unequivocally exceedingly good prospects. They certainly have the financial resources to make it extremely profitable for the vendor. However, there are three persistant problems in marketing personal trust accounts. They are: 1) the vendor's continuous difficulty in explaining the product in an appropriate manner, 2) the limited context in which the trust product is discussed, and 3) the financial product's elitist image.

The inability of vendors to easily explain the personal trust product. While the owners of affluent family businesses are quite astute with regard to managing their company, they may not be particularly knowing when it comes to financial services. This situation is complicated by the fact that vendors usually confuse potential affluent family business clients with the intricacies of trust accounts before they have truly sold the affluent family owner on the benefits of the product. They all too often focus on the nuances of the trust product, while failing to explain how it can be employed to meet their needs.

A related problem is the difficulty affluent family business owners have in evaluating and comparing the personal trust product. For the most part, the mass market rarely uses or comes in contact with trust accounts. This results in a general inability to establish standards for the product.

At the same time, investment performance is notoriously difficult to compare. Only in those cases where the assets are pooled is it possible to accurately evaluate investment performance. However, with the degree of wealth involved in these family businesses, pooled investment funds are not a viable option and are therefore not considered by the owners of these businesses. With regard to individual trust accounts, the often idiosyncratic investment objectives of the personal trust product tend to prohibit fair comparisons.

Marketing trust accounts are often viewed in a limited context. The discussion of trusts usually revolve around unpleasant subjects. Discussions of death and incapacity are dreadfully distasteful to affluent family business owners. In contrast, the personal trust product may be quite appropriate for healthy people. The fact that trust accounts are infrequently promoted in this context is certainly a missed marketing opportunity.

The personal trust product has a lofty image which often runs counter to the attitudes and perceptions the affluent family business owner has about himself. The personal trust product is seen as an icon of an aristocratic, elitist, insensitive world. They see it as certainly appropriate for the "equestrian class," which they conclude does not include them. As such, it scares away many potential clients.

For these clients, trust accounts are the exclusive preserve of the upper crust. Now, while affluent family business owners do indeed possess the financial where-with-all, they tend to see themselves as middle to upper-middle class. Therefore, it behooves the vendor to persuade affluent family business owners that a trust account is simply another financial product which can assist them in achieving their business and personal objectives.

In conclusion, the vendor must promote the personal trust product to affluent family business in a way which overcomes these problems. In effect, it is necessary to recognize the motives affluent family businesses have for creating trusts and subsequently utilize this understanding to garner new clients.

Motives

Trust accounts are decidedly not set up haphazardly or by whim. Among those that have purchased the personal trust product there are consistent motives for doing so (Exhibit 1). The reasons for affluent family business owners to establish trust accounts very accurately reflect the psychological perspectives characteristic of this market segment. It therefore provides guidelines for actively soliciting new business.

By and large, the most important reason to create a trust is to provide financial protection for the family. While their actions may signal a preference for the business over everything else, they are deeply committed to their families. Their drive to make the business successful is psychologically predicated on their concern to provide for those they hold dear.

Affluent family business owners are very involved with managing their self-determined responsibilities. They have identified what is important to them, and seek to insure that these obligations are properly attended to. The well-being of their family is unquestionably their highest priority.

One noteworthy concern involves the matter of succession and related steps to ensure the family business continues to prosper and remain in the hands of the family. Affluent family business owners want to pass the business along to other family members — usually a son, although daughters are becoming accepted heirs to lead the firms. In fact, 96 percent (488 affluent family owners) expect the business to stay within the family. By keeping the business within the family, the owner/founder achieves a kind of personal immortality. The continuity of the family business reinforces the importance of both the individual and the family. It creates the image of a dynasty which one day might actually become a dynasty.

This desire to ensure the continuation of the family business is one of the most potent "hooks" a vendor can exploit in marketing the personal trust product and estate planning services. In fact, the objective is not to promote these services as they are, but to integrate them within a more comprehensive marketing program oriented to educating affluent family business owners to the components of succession planning. Concurrently, the use of trusts would be highlighted.

A related concern entails providing for those family members who are important to the business owner and are not involved with the business. In this scenario, there is, once again, an excellent opportunity to market trust products. However, there would be a more explicit promoting of the service. In this scenario, the orientation would be to directly speak to the need to financially prepare. When dealing with the matter of succession, the orientation is geared to maintaining ownership of the business within the family. The use of trust accounts is a by-product of this process.

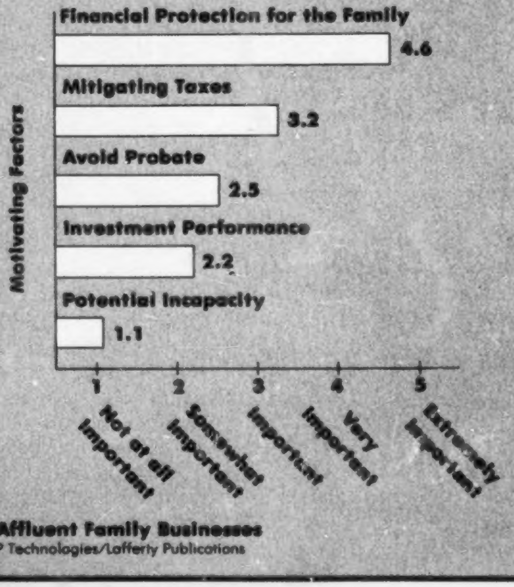
The most often stated objective of establishing trust accounts is to keep the family intact. Most of the affluent family business owners are familiar with horror stories about the fighting among family members when estate planning and trust accounts are not used. All too often, the family draws battle lines and wages war. It is all too common for these confrontations to result in the dissolution of the business as well as the family.

The creation of trust accounts is intended to avoid these outright wars that are prone to otherwise develop among family members. As far as the fairness of the division of assets is concerned — as one affluent family business owner put it, "I rather they hate me then each other."

To recapitulate, a vendor can efficiently and effectively tap the affluent family business segment by orienting his marketing efforts to their desire to perpetuate the family business and financially protect those family members who are considered important yet are not involved with the company. To accom-

EXHIBIT I

Motivating Factors for Using the Personal Trust Product



N = 508 Affluent Family Businesses

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plish this task most effectually requires qualifying prospects.

Empirical analyses have identified a factor which is eminently useful when determining the most viable prospects as well as providing a framework for greatly improving the viability of other prospects. This factor works as a function of the desire on behalf of the family members to ensure the integrity of the family business. As such, it directly relates to the desire of the owner to pass the reins of the business to another family member.

The decision to establish trust accounts is largely based on the degree of family involvement. As noted, there is a pervasive tendency for the children of the founder to become active within the business. They recognize that the business is not a cornucopia. Thus, for the inheriting generation to reap the financial rewards of the business, they must become involved. At the same time, those highly involved children are very concerned with the eventual succession process. They have a vested interest in guaranteeing that the succession process runs smoothly.

> *Part of the motivation of the inheriting generation for promoting the product to the founder/owner is a recognition of the potential benefits.*

The research shows that the greater the degree of family involvement, the more likely the personal trust product will be utilized. Out of the 508 affluent family businesses in the sample, there were 434 (85 percent) whose children were extremely involved. All 202 affluent families using the personal trust product had children who were involved to this degree. These members of the inheriting generation recognize the use of personal trusts as a mechanism helping to guarantee the orderly transition of control within the family business. The remaining 74 family businesses had moderately involved children and none of them used the personal trust product.

While the degree of involvement can be assessed in a number of different ways, it is often advantageous to evaluate this factor using multiple measures. This adds to the credibility of the findings. Along the same lines, it is worthwhile to examine this factor periodically. At different times in the lifecycle of the affluent family business, the inheriting generation will be differentially involved.

Based on extensive interviews, it became apparent that the highly involved children were instrumental in convincing the affluent family business owner to set up trust accounts. This is not to say that the affluent family business owners were not involved in all aspects of the decision to create a personal trust, it is just that the younger generation energetically endorsed the idea which has statistically been demonstrated to be instrumental in purchasing the product.

Part of the motivation of the inheriting generation for promoting the product to the founder/owner is a recognition of the potential benefits. In general, the members of the inheriting generation are more likely to be financially sophisticated. Those who are expecting to one day own and manage the family business typically bring to it both a higher need to operate the business financially and a greater expertise and willingness to incorporate appropriate financial systems. The financial end of the business is a part of the family business which the owner/founder tends to avoid. Thus, he is quite willing, if not eager, to hand over these responsibilities to a trusted family member. As it is not an area of the affluent family business owner's distinctive competence, it is an area where the younger generation can excel without comparison. Thus, they tend to gravitate to this area. This situation can be employed advantageously by the vendor.

Those extremely involved children whose parents did not set up trust accounts were not knowledgeable about estate planning and how the personal trust product can be used. They tended not to be as financially sophisticated as those children from affluent family business which did establish trusts.

A vendor wishing to effectively market the personal trust product to affluent family businesses should begin by identifying which quadrant the affluent family business falls into in the Per-

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sonal Trust Opportunity Matrix (Exhibit 2).

The greatest success with the comparatively least amount of effort can be found in Quadrant II. These are affluent family businesses where there are extremely involved children who are very knowledgeable about the personal trust product. These affluent family businesses are prime candidates because they are most likely to benefit from the product because they readily realize its benefits. They would be the biggest advocates of the personal trust product making its sale that much easier. The only drawback is that these are the affluent family businesses most likely to already be using the product. They are the ones most likely to have sort out a vendor for the product.

Discounting those family businesses which can be categorized in Quadrant II, the best candidates for the personal trust product, therefore, come from Quadrant IV. These affluent family businesses are not nearly as likely to have already established trust accounts. They also have an inheriting generation that is extremely involved in the business. Therefore, once the vendor properly explains the advantages of the product, they will, in turn, be advocates of the service.

Whereas, these inevitable hiers are more financially sophisticated than the owners are, their familiarity with trust is limited. By educating them to the many advantages of the personal trust product, the vendor is, in effect, moving them from Quadrant IV to Quadrant II. At this point, they would be highly attractive potential clients for the personal trust product. And, they can be convinced with relative ease on the merits of creating trust accounts with the institution which educated them to the value of creating personal trusts to help ensure the orderly transition of ownership of the family business.

It would be comparatively harder to sell the personal trust product to the affluent family business in the remaining two quadrants. The children's moderate involvement in the business results in considerably less support for the product from family members. While the affluent family businesses which can be categorized in Quadrant I are better prospects than those from Quadrant III, they are still more difficult to sell to than the other two quadrants. When targeting these prospective clients, the emphasis would be more on the family and its welfare than the business.

Without question, the personal trust product can be marketed to affluent family business owners by focusing on the benefits it would provide for the family and simultaneously the business. More to the point, the use of trust accounts in the context of the business makes them exceptionally marketable when issues of succession are under consideration.

> *Whereas, these inevitable heirs are more financially sophisticated than the owners are, their familiarity with trust is limited.*

By focusing on the self-determined responsibilities of the affluent family business owners, the vendor is able to market estate planning services and the personal trust product as a "package" which will be instrumental in ensuring that the family business is passed along and ensuring that particular family members who are not involved in the business are suitably taken care of. The principle "hook" in these situations is the succession process. and the Personal Trust Opportunity Matrix provides a useful paradigm for qualifying prospects so that the resources of the vendor are most effectively used.

Although the transition phase of the affluent family business offers an ideal opportunity to market the personal trust product, it is still useful to identify other motivations for establishing trust accounts. These additional rationales can concurrently be employed in marketing the product.

The second most important reason for creating a trust is to mitigate taxes. However, it is important to note that this motive is significantly less powerful than financial protection for the family. The affluent family business owner sets up a trust as part of a comprehensive personal financial plan which includes an estate plan. A driving force among all affluent family businesses is to pay as little in taxes as legally possible. While evading taxes is illegal, avoiding taxes is not only legal but it tends to be seen as a moral responsibility.

The opportunity to market charitable trusts is evident when the concern centers on mitigating taxes. The affluent family business owners tend to be uninformed when it comes to charitable trusts. This is a lost opportunity for the vendor as charitable trusts due to the fact they can be established in perpetuity are literally potential gold mines.

A third reason to establish a trust is the desire to avoid probate. Once again,

EXHIBIT 2

The Personal Trust Opportunity Matrix

		Family Involvement	
		Moderate Involvement	Extreme Involvement
Knowledge of the Personal Trust Product	High	I	II
	Low	III	IV

Source: CSSP Technologies/Laffery Publications there is a statistically significant distinction between this motivation and the two already discussed. While settlement of an estate through a trust is usually less expensive than the probate process, that is not a significant concern. The attractiveness of probate is due to the issue of confidentiality. If all the trustor's assets are contained in a trust account, probate becomes moot because none of the assets passes under the terms of the Will. Thus, unlike a Will, the terms of the trust are confidential and not a matter of public record. In effect, estate settlements through a trust are appealing due to the issue of privacy. Only those individuals who are beneficiaries of the personal trust are involved in the estate settlement process. This motivation ties into the affluent family business owner's preference for confidentiality. They do not want the personal or business affairs to be public knowledge. Trust accounts help them to achieve this goal.

Many trust officers, in marketing the personal trust product, emphasize professional investment management services. Admittedly, a vendor's high quality investment capabilities are important with regard to the personal trust product. However, they are not the most important feature — and, they are not what sells the product. That is, the affluent family business owner can easily purchase such expertise from a vendor without the need to create a personal trust. Therefore, as a motivating factor for the creation of a personal trust, professional investment management is not very important. It does, however, become a factor in deciding with whom to create the personal trust.

> *The least important factor involved in the decision as to whether to create a personal trust or not is to alleviate concerns over potential incapacity.*

Least Important Factor

The least important factor involved in the decision as to whether to create a personal trust or not is to alleviate concerns over potential incapacity. In case of a serious accident or illness, a trust account can be used to provide for the trustor. It could be set up to carry on the business for the benefit of the family, until such time as a family member or designate is capable of taking charge or until the business could be liquidated at a profit. Whereas the affluent family business owner has trouble believing he may one day die, the possibility of incapacity is denied even more.

A vendor can achieve the greatest amount of success marketing the personal trust product as part of a process to effectively manage the transition of the family business to the next generation. To a large degree, the trust product itself becomes unobtrusive when sold in this fashion. Thus, the problems associated with marketing the product are effortlessly sidestepped.

Conclusions

The profitability of the personal trust product, on the one hand, makes it one of the most desirable financial products to sell. When taking risk levels into account, the vendor achieves the greatest return on the personal trust product. On the other hand, its inherent profitibility has attracted numerous competitors. Irrespective of this, the personal trust product tends to be one of the hardest to sell even though there is a panoply of individuals who could greatly benefit from using it. A large part of this predicament is the manner in which vendors market the product. They tend to neglect to carefully target specific market segments. At the same time, they tend to neglect to imaginatively present the personal trust product.

The most effective strategy for marketing the personal trust product is to focus on the family business connection. Providing financial protection for the family is identified as the most important reason for setting up a personal trust. To a large degree, this motivation centers on helping to ensure that the business is positioned to continue. The extent to which the vendor can explain how trust accounts can assist the affluent family business owner to ensure the continuity of the business and concurrently how they can also make certain the family is taken care of, the more likely he will create a personal trust.

By adroitly qualifying prospects by using the Personal Trust Opportunity Matrix, the vendor will be able to identify more responsive prospective affluent family business clients. Those families where the inheriting generation is extremely involved and are knowledgeable about the product will be easiest to sell to. It is also possible to "move" affluent family businesses to this quadrant through educational programs. The artful use of seminars, for example, can unobtrusively be used sell the personal trust product in this manner. ☐

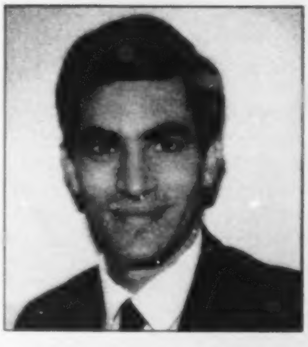

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Table of Contents

Publisher's Memo 6
Editor's Page 8
Index to State Administrators of Proprietary Organizations 11
Index to Trust Advertisers 16
Index to Non-Banking Services 21
Glossary of Fiduciary Terms 26
Index to State Banking Authorities 52
Index to Federal Reserve Banks .. 56
Index to State Banking Associations 58
1990 Calendar of Trust Events 60
The Best of Roy Adams 62
Trust Abbreviations 68

TRUST INSTITUTIONS INDEX

Alabama 70
Alaska 71
Arizona 72
Arkansas 73

California 76
Colorado 82
Connecticut 83

Delaware 85
District of Columbia 86

Florida 86

Georgia 96

Hawaii 98

Idaho 98
Illinois 99
Indiana 115
Iowa 123

Kansas 130
Kentucky 133

Louisiana 137

Maine 139
Maryland 139
Massachusetts 141
Michigan 144
Minnesota 149
Mississippi 151
Missouri 153
Montana 156

Nebraska 156
Nevada 158
New Hampshire 159
New Jersey 160
New Mexico 165
New York 166
North Carolina 177
North Dakota 179

Ohio 179
Oklahoma 183
Oregon 185

Pennsylvania 186

Puerto Rico 197

Rhode Island 197

South Carolina 197
South Dakota 199

Tennessee 199
Texas 202

Utah 210

Vermont 210
Virgin Islands 211
Virginia 212

Washington 215
West Virginia 217
Wisconsin 219
Wyoming 223

Canada 224

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(Branch of Phoenix)
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20 E. Main, Ste. 320 85201
602/827-2335
(Branch of Phoenix)
Mgr: Carol A. Hunter, VP&TO

NORTHERN TRUST BANK OF ARIZONA
2266 S. Dobson Rd. 85202
602/730-1577
(Branch of Phoenix)
Dan Morris, VP

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602/898-6870
(Branch of Phoenix)
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TrInv: Kent Caldwell-Meeks, AVP

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Carl Fredman, AsstVP&TO
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CorpTr: Dallene White, VP
TrInv: Walter Haas, SrVP
EmplBen: Regina Lenio, AsstVP
TrOpers: Peter Chapa, AsstVP
TrTax: Richard Weaver, AsstVP
Nb: Annette Younkins, AsstVP

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PersTr: Jon W. Dykema, VP&TO
CorpTr: Rose A. Robb, VP&TO
Mktg/CorpSvcs: Harold C. Dorenbecher, Jr., VP&TO
TrInv: R. Michael Sullivan, VP
EmplBen: Carol J. Jones, VP
TrOpers: Walter H. Leveen, VP
TrCoun: Roger D. Curley, VP
TrRE: George Hastings, VP&TO
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EmplBen: Marry L. Birnbaum, VP
PersTr: Kathleen A. Gould, VP
John M. O'Hara, VP
CorpTr: Jon M. Rudolph, VP
Tax: John P. Mitchell, VP
TrInv: Sharon E. Karraker, VP
Nb: R. Craig Wilson, VP
Peter R. Carpenter, VP-Sls
Melissa A. Kemp, TO-Sls

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2398 E. Camelback Rd. 85016
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Samuel H. Rogers, Jr., VP
TrOpers: Judith A. Prewitt, TOpO

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PersTr,TrSvcs: Robert C. Mogle, FVP&TO
TrInv: Michael S. Wente, FVP
Prob: Linda D. Hardin, VP&TO
CorpTr: John P. Lorenzen, VP&TO
EmplBen: James D. Jurek, FVP&TO
TrOpers: Jay Inverso, FVP&Mgr
TrMkt,Nb: Stephen J. Peterson, FVP&TO
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602/262-8860
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TrAdm: Edwin P. Voss, VP
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InstTr: Robert Golob, VP&Mgr
CorpTr: Darla Andrews, VP&Mgr
TrInv: Lyle Wurtz, VP&Mgr
Lynn Yturri, VP&AsstMgr
EmplBen: Bob Brown, VP&Mgr
TrOpers: Gus Semmler, VP&Mgr
Tax: Doug Dixon, VP&Mgr
Nb: Edward L. Stowe, VP&Mgr
RE: Kenneth W. Frankel, VP&Mgr
InvRes: Barbara Walchli, VP&Mgr

Prescott

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117 E. Gurley St. 86301
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(Branch of Phoenix)
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Betty Moore, AsstVP

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CHASE

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(Branch in Scottsdale)
Hd: Robert E. Blakemore, VP
PersTr: Thomas G. Rumph, SrVP
TrInv: William L. Critchfield, AVP
TrAdm,Nb: Richard Vanderheiden, VP

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Nb: William Christian, 2ndVP
Adm: Lloyd Clark, VP
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Hd: Bob R. O'Neal, SrVP&TO
Rex Wolstenholm, AsstVP&TO
Peggy A. King, AsstTO

Benton

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Hd: Russell Coleman

THE UNION BANK OF BENTON
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P.O. Box 687 72015
501/778-0411 Tr$1.9 Mil
Hd: Ray Pennington, 2ndVP&TO

Bentonville

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(Branch in Bella Vista Bank, Bella Vista)
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TrInv: Scott Phillips
PersTr,EmplBen: Becky Erickson, AsstTO
TrOpers: Mickey Cooper
TrMktg: Rob Sobata, VP&TO

Berryville

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305-307 Public Sq., P.O. Box 367 72616
501/423-6601 Tr$2.4 Mil
Hd: W. A. Hudspeth, III

ARKANSAS (Cont'd)

Blytheville

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501/763-8101 Tr$8.9 Mil
Hd: Dona Holmes, TO
TDP: Shirley Richardson, AsstCsh

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Hd: Wm. J. Tomlinson, Pres

Camden

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P.O. Box 977 71701
501/836-5701 Tr$7 Mil
Hd: E. M. Horton, Pres

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Hd: M. Gaines Young, Jr.

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P.O. Box 279 72032
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Joe White, VP&TO
EmplBen: Geren D. Baker, AsstVP&TO
CorpTr: Judy Braswell, AsstTO
Opers: Pam Bradley, Supv

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PersTr,CorpTr: Becki W. Lusk, TO
TrInv: Glen R. Jones, TO

Fayetteville

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PersTr: Tabitha Lipscomb, AsstVP&TO
EmplBen: Paula Johnson, EBAdm
TrOpers: Fran McCandless, AsstVP

McILROY BANK & TRUST
P.O. Box 1327 72702
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CorpTr: Mary Ella Earle, AsstTO
TrInv: Scott Phillips, TrInvO
EmplBen,Est: Mark Gibson, AsstVP&TO
TrOpers: Mickey Cooper, VP&TOpMgr

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EmplBen: Barbara B. Hill, VP&TO
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Robert A. Fugate, VP&TO
Ruth Whitlock, VP&TO

Gillet

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Hd: Larry E. Bauer, Pres&TO

Greenwood

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72936
501/996-4171 Tr$.5 Mil
Hd: Ed Wilkinson, VP

Harrison

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501/741-2355 Tr$1 Mil
Hd: Doris Arnold, VP

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EmplBen: Carole Lyons, VP&TO
TrInv: Dwight Goodwin, VP&TrInvO
Nb: James Chalikis, VP&TO

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PersTr: Lola Fisher, VP&TO
TrOpers,CorpTr: Glenn Ellis, AsstVP
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Nb: Curtis McKinney

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PersTr,CorpTr: Craig Boone, AsstVP&TO
TrInv: Ron McDaniel, AsstVP

Kingston

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★Little Rock

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Leon Helms, SrVP
CorpTr,TrOpers: Bonnie McKenzie, VP
TrInv: Mary Sue Jacobs
EmplBen: Al M. Crawford, VP

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Pierce & R Sts. 72207
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TrOpers: Beverly W. Sawyer, AsstVP&TO

UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$1.2 Bil
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TrOpers: Cindy L. Clanton, TOpO

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Hd: Homer F. Greer, Jr., VP&TO

McGehee

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501/222-3151 Tr$24 Mil
Hd: James Michael Smith, TO
Nb: Sam Bowman, Chm

Monticello

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PersTr: Sue Pritchard, AsstTO

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501/367-3453
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Mountain Home

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Karla Whitaker, TrSec

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Norene [illegible], AsstTO

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Hd: Holly [illegible]
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303/861-2111 Tr$125 Mil
Hd: Thomas J. Gordon, SrVP&ExecTO
TrOpers: John E. Lawrence, SrVP&TO
PersTr: Dennis N. Witmer, VP&TO
EmplBen: Bruce C. Harbinson, VP&TO
TrInv: Jan L. Lukehart, TrInvO
TDP: Debra H. Acevedo, TOpSupv

DENVER NATIONAL BANK
P.O. Box 5586TA 80217
303/292-4000 Tr$1.25 Bil
Hd,Nb: Harold J. Ladwig, SrVP&TO
CorpTr: Debra Rayman, TO
TrOpers: Steve King, VP&TO
EmplBen: Nancy Long, VP&TO
Kathy Kuntz, TO

FIRST COLORADO BANK & TRUST, N.A.
2696 S. Colorado Blvd. 80222
303/759-4711 Tr$40 Mil
Hd: James H. Tilger, VP&TrMgr
TrOpers: Cheryl Welsh, VP&TO

FIRST INTERSTATE BANK OF DENVER,NatAssn
633 17th St. 80270
303/293-2211 Tr$12.6 Bil
Hd: Mary K. Anstine, ExecVP-Tr
CorpTr: James R. Cowgill, SrVP&TO
EmplBen: Edward S. Claunch, SrVP&TO
TrOpers: Roberta L. Butterly, SrVP&TO
PtfolMgtMgr: William F. Scott, VP&TO
PersTrMgr: Yvonne J. Baca, SrVP&TO
PvtBkMgr: William C. Burns, Jr., SrVP

FIRST TRUST CORPORATION
717 Seventeenth St., Ste. 2600 80202
303/744-2944 Tr$2.5 Bil
Hd: Gordon G. Rockafellow, Pres
TrOpers: Mary Coskey, VP
EmplBen: Mark Kelley, VP
Nb: Ward Anderson, VP
TDP: Don Skender

GUARANTY BANK
P.O. Box 1980 80201
303/296-9600 Tr$23 Mil
Hd: Richard E. Watson, SrVP&SrTO
PersTr: Byron [illegible]. Hasstedt, SrVP
EmplBen: Kathy A. Inman, TO

INVESCO TRUST CO.
P.O. Box 2040 80201
303/779-0731 Tr$250 Mil
Hd: John M. Butler, Pres
TrInv: Roger D. Maurer, SrVP
TrOpers: Judy Wiese
Nb: Kenneth J. Ruder, SrVP

LAKESIDE NATIONAL BANK
P.O. Box 12000 80212
303/455-2000 Tr$90 Mil
Hd: David C. Wilkinson, VP&TO
PersTr: Deborah A. Reeves, TO
TrOpers: Marie Abbatto

LINCOLN TRUST CO. (T ONLY)
P.O. Box 5831 80217
303/771-1000 Tr$1.02 Bil
Henry Roath
Hd: Robert H. Beriault, Pres&CEO
TrInv: John Roath, VP
ComTrF: Joan Main, VP
TrOpers: Mary Malcolm, VP
Nb: Ruth Roberts, SrVP
TDP: Burt Mariacher

MOUNTAIN STATES BANK
1635 E. Colfax Ave. 80218
303/388-3641 Tr$90 Mil
Hd: Eugene Schnabel, SrVP
TrAdmin: Paulette Zlab, TO

UNITED BANK OF DENVER
1700 Broadway 80274
303/861-8811 Tr$4.5 Bil
Hd: William S. Hershberger, ExecVP
PersTr,CorpTr,TrInv,ComTrF:
Timothy R. Morgan, SrVP
EmplBen: Michael S. Miller, VP
TrOpers: Nelson Sounders, SrVP

Englewood

FIRST NATIONAL BANK OF ENGLEWOOD
333 W. Hampden 80110
303/761-1420 Tr$100 Mil
Hd,TrInv: John K. Weckbaugh, SrVP&SrTO
PersTr,Prob: Robert Jobin, VP&TO
PersTr: Louise James
CorpTr,TrOpers: Scott Hammer, AsstVP&TO
EmplBen: Michel[illegible] Sullivan, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Resources Trust
A SunAmerica Company

RESOURCES TRUST COMPANY
8051 E. Maplewood Ave. 80111
303/773-9993 Tr$3.6 Bil
Hd: Matthew Autterson, Pres
TrOpers,EmplBen: Lyn Hayden, VP
EmplBen: Anne Hogan, Mgr
TrOpers: Pam King, VP
Nb: Greg Heffington, SrVP
TDP: Chris Scherpenseel, SrVP

Fort Collins

FIRST INTERSTATE BANK OF FORT COLLINS, N.A.
P.O. Box 555 80522
303/482-4861 Tr$148 Mil
Hd: Trudy Sargent, VP
PersTr: Gary Rudolph, SrTrAdm
L. Allen Weaver, SrTrAdm
Cathy Schott, VP&AsstMgr
Lorene Kilburn, EBTMgr
Norman L. Rehme, AcctExec
Sean Shelley, AcctExec
TrInv: Suzanne Peterson, Mgr
TrOpers: Dennis Schwartz, VP&AsstMgr

UNITED BANK OF FORT COLLINS, NatAssn
P.O. Box 2203 80522
303/482-1100 Tr$172 Mil
Hd,Nb: Richard C. Gray, VP
PersTr: Amy Kemp, AsstVP&TO
EmplBen: Dana Luter, AMO
Betty Jensen, AMO

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Dave Ohman, SrTO
TrOpers: Kathi Akin, OpAdm

Grand Junction

CENTRAL BANK GRAND JUNCTION, N.A.
P.O. Box 608 81502
303/243-2411 Tr$88 Mil
PersTr: Markley Metzger, AssocTO
April Dunn, PersTrExec
EmplBen: Douglas Wangelin, InstTrExec
Robert Tesch, AssocTO

UNITED BANK OF GRAND JUNCTION-DOWNTOWN, N.A.
United Asset Management Services
P.O. Box 4010 81502
303/243-1611 Tr$50 Mil
Hd,Nb: Gary B. Ashley, VP&AssetMgtSvcsMgr
PersTr: Cathy Lemarr, AssetMgtO
Bev Kenney, AsstAcctAdm
JoDeen McHugh, AsstAcctAdm
Mathew J. Higgins, PersTrAdm
TrInv: Kay Fisher, IO
EmplBen: Thomas A. Tustison, EBO
Connie Robbins, AsstAcctAdm

Greeley

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$145 Mil
Mgr: Mike Phillips, SrVP
EmplBen: Eldon Grimes, VP&TO
PersTr: Cheryl M. Jarchow, VP&TO
TrInv: Don Taylor, VP&TO

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UNITED BANK OF GREELEY
P.O. Box 1058 80632
303/356-1000 Tr$67 Mil
Hd: Richard C. Gray
PersTr: James W. Price, VP
Carol A. Cox, AMO
EmplBen: Dana Luter, AsstVP
PortMgr: Cinda Smith, AMO

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: Kay Averill, AsstVP&SrTO
Linda Forrest, TO

Holly

FIRST BANK & TRUST
P.O. Box 607 81047
719/537-6547 Tr$3.023 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich
TDP: Kammie D. Sitts

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
719/384-8131 Tr$10 Mil
Hd: R. H. Jones, Pres&TO
PersTr: Janet Hill, CPA,SrVP&TO

Lakewood

JEFFERSON BANK & TRUST
7590 W. Colfax Ave., P.O. Box 150008 80215
303/233-6561 Ext. 228 Tr$1.8 Mil
Hd: James D. Phelps, AsstVP

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: K. R. Osborne, Pres
TrOpers: Shirley Mann

Longmont

COLORADO NATIONAL BANK LONGMONT
P.O. Box 239 80501
303/776-5757 Tr$30 Mil
Hd: Tom R. Kiteley, VP&TO
Bevelly A. Schrenk, TO
Lee S. Vanderhoef, AsstVP&TO

FIRST NATIONAL BANK OF LONGMONT
401 Main St., P.O. Box 209 80501
303/776-5800 Tr$60 Mil
PersTr,CorpTr,TrInv,EmplBen,Nb: John A. Kuhn, VP&SrTO
PersTr,TrOpers: Darlene Mitchell, TO

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80539
303/667-3443 Tr$160 Mil
Hd: Morrison L. Heth, ExecVP&TO

HOME STATE BANK
P.O. Box 329 80539
303/669-4040 Tr$2.8 Mil
Hd: Jack Devereaux, Pres

Pueblo

COLORADO NATIONAL BANK-PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$80 Mil
Hd,TrInv,Nb: Theodore A. Schmidt, VP&TO
PersTr: Bruce S. Farquhar, TO
TrOpers: Virginia Jiminez, TOpSupv
EmplBen: Steven E. Melvin, VP&TO

PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
719/545-1834 Tr/o$165 Mil
Hd,TrInv,EmplBen: Steven E. Melvin, 1stVP&SrTO
PersTr: James A. Murray, VP&TO
Phillip W. Hocker, VP&TO
CorpTr,ComTrF,TrOpers,TDP: Wesley J. Ursick
Prob: Dorothy Stanford, AsstTO

Wheat Ridge

LAKESIDE NATIONAL BANK
P.O. Box 12000, Denver 80212
303/455-2000 Tr$90 Mil
Hd: David C. Wilkinson, VP
PersTr: Inez Pitt
Debbie Reeves
TrOpers: Marie Abbato

CONNECTICUT

Branford

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BRANFORD SAVINGS BANK
45 S. Main St., P.O. Box 805 06405
203/481-3471 Tr$31 Mil
Hd: Marc E. Vincent, SrVP&TO
PersTr: Janice Grabowski, TO

Bridgeport

CITYTRUST
961 Main St. 06602
203/384-5195 Tr$1.6 Bil
(Branches in Darien, Fairfield & Waterbury)
Hd: William E. Pomeroy, ExecVP
PremierAccts: Humphrey T. Nichols, SrVP
CorpTr,EmplBen: Kimberly Davis, VP
TrInv: Roger Perry, ExecVP
ComTrF: James Holdsworth, VP
TrOpers: Melissa Mangold, VP
Nb: James Mills, VP
PersFinSvc: Vincent Griffin, SrVP

CONNECTICUT NATIONAL BANK
One Lafayette Circle 06604
203/579-3656
(Branch of Hartford)
Hd: John B. Witmer, VP
TrInv: Charles F. Hall, VP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/336-6130 Tr$59 Mil
Hd,TrDept: Betsy H. Barnston, SrVP
PersTr: Brian J. Barrett, VP
TrInv: Francis C. Carpentier, TrInvO
EmplBen: Berthann Jones
Bedda Emous, AsstVP
TrOpers: Coralie E. Staff, AsstVP
Joseph A. Matthew, Jr., AsstVP

PEOPLE'S BANK
Trust and Financial Management
850 Main St. 06604
203/332-2275 Tr$770 Mil
Hd: James A. Phillips, FVP&SrTO
TrInv: Robert P. Langell, VP&SrTO
TrAdm: David B. Cook, VP&SrTO
EmplBen: William J. Pieper, VP
TrOpers: Lillian V. Tompkins, VP
Nb: Kenneth R. Nye, VP

CONNECTICUT (Cont'd)

Bristol

FLEET BANK OF CONNECTICUT
200 Main St. 06010
203/584-7010
(Branch of Hartford)
Hd: Wayne A. Cowell, VP

Canaan

THE CANAAN NATIONAL BANK
Main St. 06081
203/824-5423 Tr$20 Mil
Hd,PersTr,TrInv: Barbara G. Seamans, VP&TO
TrOpers: Robin L. Foley, TO

Chester

CHESTER BANK
203 Route 154 06412
203/526-4981 Tr$15 Mil
Hd: Bruce H. Watrous, ExecVP
TrOpers: Douglas Pierce, VP&Treas
TrAdmin: Doris C. MacHaffie, TO

Danbury

UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$1.8 Bil
(Branch of Stamford)
Hd: Richard W. Mann, SrVP
PersTr: Dorothy R. Noack, TO
Susan J. Grobnagger, AsstTO

Darien

CITYTRUST
454 Boston Post Rd. 06820
203/655-2565
(Branch of Bridgeport)
Beverly Van Der Ploeg, TO

THE CONNECTICUT BANK & TRUST CO.
CBT Plaza, 1120 Post Rd. 06820
203/351-1351
(Branch of Fairfield Region)
Mgr: Ralph Hankey, VP

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Katharine C. Purrington, VP

CONNECTICUT NATIONAL BANK
1366 Post Rd. 06430
203/579-3419
(Branch of Hartford)
Hd: Michael A. Selikoff, VP

Glastonbury

THE GLASTONBURY BANK & TRUST CO.
2461 Main St. 06033
203/659-4021 Tr$24.490 Mil
Hd: Kathleen Bowen, VP
Miriam Olsen, AsstVP&TO
TrOpers: Deborah Dunn, AsstTreas

Greenwich

THE CONNECTICUT BANK & TRUST COMPANY
Fairfield Region
240 Greenwich Ave. 06830
203/629-4105
(Regional Office of Hartford)
RegHd: Neal B. Rubin, SrVP
203/351-1562

PUTNAM TRUST CO.
10 Mason St. 06830
203/869-3000 Tr$560 Mil
Hd: Haven A. Knight, Esq., SrVP
PersTr: William F. Mancuso, VP
TrInv: Frederic D. Carter, Jr., VP
ComTrF: Christine M. Turino, SrTrInvO
TrOpers: Edward Raimondi, Jr., TOpO
Nb: Douglas B. Downes, TO
SupSvcs: Robert F. Gildersleeve, VP

UNION TRUST CO.
One Lafayette Place 06830
203/622-8800 Tr$1.8 Bil
(Branch of Hartford & Stamford)
PersTr: Miriam V. Lally, VP
Howard P. Sorrell, SrTO
Nb: Joan B. Kelly, AsstVP

★Hartford

BANK OF BOSTON CONNECTICUT TRUST GROUP
100 Pearl St. 06103
203/548-2818
(Branch of Waterbury)
Lois A. Muraro, VP-Tr

THE CONNECTICUT BANK & TRUST CO.
1 Constitution Plaza 06115
203/244-7144 Tr$5.8 Bil
(Regional Offices in Greenwich, Hartford and New Haven. Trust Branches in Darien, Greenwich & New London. Also Bank of New England Trust Company of Florida, West Palm Beach, FL)
Mgr: James H. Vineburgh, ExecVP
PersTr: Thomas Huettner, SrVP
TrInv: Robert Harrigan, SrVP
EmplBen: Paul Stadler, VP
TrOpers: Linda Kemble, VP
Nb: Deborah Eldridge, Hartford
Clay Warren, Darien
Hartford Region:
1 Constitution Plaza 06115
203/244-5590
RegHd: Thomas Huettner, SrVP

CONNECTICUT NATIONAL BANK
777 Main St. 06115
203/728-4089 Tr$5.5 Bil
(Branches in Bridgeport, Fairfield, Meriden, Middletown, New Britain, New Haven, New London, Stamford, Torrington, Waterbury, West Hartford & Stuart, FL)
Hd,PersTr: Fred A. Larson, SrVP
InstitInv: James L. DeLucia, Jr., VP
NoReg: James P. Carley, Jr., SrVP
TrInv: Rudolph Abel, Jr., SrVP
TrOpers: Norman R. Bouchard, SrVP
Nb: Robert A. Penney, VP

FLEET BANK OF CONNECTICUT
101 Pearl St. 06103-7317
203/520-3664 Tr$1.5 Bil
(Branches in Bristol, New Britain, Simsbury & Willimantic)
Hd: Louis Pellino, ExecVP
PersTr: Bruce P. Wallace, SrVP&TO
TrInv,ComTrF: William V. Crosswhite, SrVP
Mktg,Nb: Thomas J. Henry, Jr., SrVP&TO
EmplBen: Edward J. Tedesco, VP&TO

UNION TRUST CO.
Ten State House Sq. 06103
203/522-7464 Tr$1.8 Bil
(Branch of New Haven)
Nb: James W. Little, AsstVP

Lakeville

SALISBURY BANK & TRUST CO.
P.O. Box 1868 06039
203/435-9801 Tr$150 Mil
Hd: Craig E. Toensing, SrVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Litchfield

THE FIRST NATIONAL BANK OF LITCHFIELD
North St. 06759
203/567-3861 Tr$60 Mil
Miles Borzilleri, VP&SrTO
TrInv: James F. Keegan, Jr., TO/PM
TrOpers: Pamela P. Wray, AsstVP&TO

Meriden

CONNECTICUT NATIONAL BANK
400 E. Main St. 06450
203/634-7160
(Branch of Hartford)
Hd: Gary G. Vernon, AsstVP
Nb: Anne D. Hale, VP

MERIDEN TRUST & SAFE DEPOSIT CO.
1295 E. Main St. 06450-0951
203/235-4456 Tr$185 Mil
Hd,PersTr,TrOpers,Nb:
William C. Kilroy, ChmBd
TrInv: Newell S. Sly, Pres,Treas&CEO
EmplBen,TrOpers: Jeffrey Otis, SrVP&TO
TDP: Mary Trudell, AsstVP

Middletown

CONNECTICUT NATIONAL BANK
363 Main St. 06457
203/344-8774
(Branch of Hartford)
Hd: Gary G. Vernon, AsstVP
Nb: Anne Hale, VP

New Britain

CONNECTICUT NATIONAL BANK
235 Main St., P.O. Box 2140 06051
203/224-6466
(Branch of Hartford)
Hd: William Keeley, VP
TrInv: Robert E. Dell, VP

FLEET BANK OF CONNECTICUT
51 W. Main St. 06050
203/827-6006
(Branch of Hartford)
Hd: Albert Landi, VP

New Haven

BANK OF BOSTON CONNECTICUT TRUST GROUP
135 Church St. 06510
203/789-4626
(Branch of Waterbury)
Charles D. Sweet, VP-Tr

THE CONNECTICUT BANK & TRUST CO.
New Haven Region
900 Chapel St., 10th Fl. 06510
203/773-4601
(Regional Office of Hartford)
RegHd: Patricia Coyle, SrVP
203/773-4687

CONNECTICUT NATIONAL BANK
One Church St. 06510
203/773-7808
(Branch of Hartford)
Hd: Joshua A. S. Young, SrVP
Nb: Charles Bernhard, VP
Anne D. Hale, VP
TrInv: S. Jeffrey Burt, VP
Inst: David Marotto, VP

UNION TRUST CO.
Church and Elm Sts. 06510
203/773-0500 Tr$1.8 Bil
(Branches in Danbury, Greenwich, Hartford & Stamford)
Hd: Yates P. Eckert, ExecVP
PersTr: Bruce R. Lively, SrVP
CharitTr: Eileen M. Wilhem, VP
SpecAccts: Robert H. Suchy, VP
TrInv: Robert H. Sammis, SrVP
ComTrF,TrOpers: Robert J. Bromfield, SrVP
Multi-MgrInv: Christine Testani, Mgr
Nb: Bradley D. Johnson, VP
James W. Little, AsstVP

New London

THE CONNECTICUT BANK & TRUST CO.
Two Union Plaza 06320
203/445-3068
(Branch of New Haven Region)
Mgr: Allen Welch, VP

CONNECTICUT NATIONAL BANK
250 Captain's Walk 06320
203/447-6133
(Branch of Hartford)
Hd: Mildred E. Devine, VP
Nb: Jane S. Schellens, AsstVP

Norwalk

MERCHANTS BANK & TRUST CO.
One Park St., P.O. Box 760 06852
203/852-8225 Tr$390 Mil
Hd: John H. Jevne, ExecVP
PersTr: William Stopford, VP&TO
TrInv: R. H. Alderman, SrVP
TrOpers: Robert M. Slapin, SrVP

NORWALK SAVINGS SOCIETY
P.O. Box 28 06852
203/838-4545 Tr$25 Mil
Hd: John J. Duffy, Jr., VP&TO
TrOpers: Barbara Olsen, AsstTO
Nb: Thomas N. Jones, TrRep

Simsbury

FLEET BANK OF CONNECTICUT
740 Hopmeadow, P.O. Box 277 06070
203/679-8000
(Branch of Hartford)
Hd: Edwin A. Martin, VP

Southbury

BANK OF BOSTON CONNECTICUT TRUST GROUP
06488
203/264-2262
(Branch of Waterbury)
Barbara W. Brown, VP-Tr

Stamford

CONNECTICUT NATIONAL BANK
1 Landmark Square MSN-762 06904
203/358-6159
(Branch of Hartford)
Hd: Catherine O. Clark, VP
PersTr: Peter B. Guenther, VP
TrInv: Arthur R. Jann, VP
Nb: Michael C. Nowlin, VP

UNION TRUST CO.
300 Main St. 06904
203/348-6211 Tr$1.8 Bil
(Branches in Danbury, Greenwich, Hartford & New Haven)
Hd: Yates P. Eckert, ExecVP
PersTr: Donald S. Rotzien, SrVP
TrInv: Benedict N. Smith, SrVP
ComTrF,TrOpers: Robert J. Bromfield, SrVP
Multi-MgrInv: Christine Testani, Mgr
Nb: James E. Oligino, AsstVP

Torrington

BANK OF BOSTON CONNECTICUT TRUST GROUP
61 Main St., P.O. Box 118 06790
203/482-2114
(Branch of Waterbury)
Richard E. Kittredge, VP-Tr

CONNECTICUT NATIONAL BANK
236 Prospect St. 06790
203/496-6027
(Branch of Hartford)
Admin: Roberta L. August, AsstVP
Nb: Michelle Darcy, AsstVP

Waterbury

BANK OF BOSTON CONNECTICUT TRUST GROUP
81 W. Main St. 06720
203/574-7340 Tr$1.8 Bil
(Trust presence in Hartford, New Haven, Southbury & Torrington)
Hd: Tyler Baldwin, ExecTO
TrInv: Robert B. Dannies, SrVP-Tr
PvtBankMgr: Robert P. Vocelli, SrVP-Tr
TrAdmin: Albert S. Redway, VP-Tr

CITYTRUST
195 Grand St. 06702
203/573-4633
(Branch of Bridgeport)
Richard Cella, AsstVP

CONNECTICUT NATIONAL BANK
One Exchange Place 06702
203/597-6788
(Branch of Hartford)
Nb: Michelle Darcy, AsstVP

West Hartford

CONNECTICUT NATIONAL BANK
65 LaSalle Rd. 06107
203/728-4233
(Branch of Hartford)
Hd: Robert S. Carter, VP
Nb: Robert A. Penney, VP

Westport

WESTPORT BANK & TRUST CO.
107 Post Rd. E. 06880
203/222-6930 Tr$200 Mil
Hd: Arnold Levine, ExecVP&SrTO
PersTr: Dennis P. Clark, VP&TO
Nb: Charles P. Gallagher, VP&TO
TrOpers: Phillip Cook, TOpO

Willimantic

FLEET BANK OF CONNECTICUT
676 Main St. 06226
203/456-6505
(Branch of Hartford)
Sonia M. Dudas, VP&TO

DELAWARE

Clayton

CLAYTON BANK & TRUST CO.
P.O. Box 509 19938
302/653-8531
Hd: William H. Walters, Pres&TO

Georgetown

SUSSEX TRUST CO.
P.O. Box 311 19947
302/856-4720 Tr$135 Mil
Hd,TrInv: William L. Mannering, VP&TO
PersTr,TrOpers: Jane L. Stayton, TOpO
EmplBen: Connie E. Mears, TO
Nb: David B. Young, AsstTO

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Selbyville

BALTIMORE TRUST CO.
1 W. Church St., P.O. Box 470 19975
302/436-8236 Tr/u$1 Mil
Hd: Russell D. Brittingham, VP&TO

Wilmington

AMERICAN GUARANTY & TRUST CO. (T Only)
Christiana Exec. Campus, P.O. Box 15627 19850
302/456-1010 Tr$188 Mil
Hd,Nb: Matthew D. Mason, III, Pres&TO
A. Kenneth Hackett, Jr., Treas
Philip R. Snow, VP&TO
Louis A. Aviola, SrVP,TO&Sec
Linda J. George, VP&TO
Mary Kay Taylor, VP&TO
Mary B. Zaccanini, VP&TO
Maureen A. Dunning, AsstVP&TO
Michael R. Eatough, AsstTreas&AsstSec
TrInv: Michael B. Miller

BANK OF DELAWARE
Bank of Delaware Center
222 Delaware Ave. 19899
302/429-1460 Tr/o$1 Bil
PersFinSvcs: John M. Sylvester, VP
PersTr: John M. Amalfitano, VP
CorpTr: Peter Fulweiler, VP
TrInv,TrAdmin,ComTrF: Christine H. Jayne, VP
EmplBen: James W. Whalen, Sr., CTO
TrOpers: Patricia A. Schriefer, AsstVP
EstTxSvcs: Lewis A. Callaway, SrTxO
Robert L. Dayett, SrEstSettlmtO
Nb: Nina Worthington, VP

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY
1013 Centre Rd., P.O. Box 8963 19899
302/995-2131 Tr/o$7 Bil
Hd,Nb: Stephen B. Tily, III, Pres&CEO
PersTr,Nb: Carol Hilty Droge
EmplBen,Nb: Richard F. Smith
EmplBen: Richard L. Prey, COO
TrOpers,TDP: A. Daniel O'Neill

DELAWARE TRUST CAPITAL MANAGEMENT, INC.
9th & Market Sts. 19801
302/421-7319 Tr$2.0 Bil
(a Subsidiary of Delaware Trust Company)
Hd: George E. Doty, Pres&CEO
InvDir: John F. Downham, SrVP
TrAdmin: Donald R. Williams, SrVP
TrMktg: Thomas J. Kelleher, III, VP
FinPlng: George M. Fisher IV, VP
Legal & Taxes: David C. Rittenhouse, SrVP
TrOpers: Robert E. Warner, Jr., SrVP
CorpTr: Richard N. Smith, VP

MELLON BANK (DE) N.A.
10th & Market Sts. 19801
302/421-2283 Tr$100 Mil
Hd: William J. Hawkins, VP
PersTr: Robert H. Bell, AsstVP
InvCust: James J. Flannery, VP
Nb: Kevin A. O'Brien, AsstVP

MORGAN BANK (DELAWARE)
902 Market St. 19801
302/651-2912
(Subsidiary of New York, NY)
William C. Lickle, VChm
William L. Rhoads, III, ChmT&I Comm

WILMINGTON TRUST CO.
Rodney Sq. N. 19890
302/651-1000 Tr$20.6 Bil
(Branch in Stuart, FL)
Hd,TrDeptMgr: Donald A. Corkran, SrVP
PersTr: George W. Helme, IV, VP
Est: Lewis B. Hyman, Jr., VP
PersTr,TrInv: P. M. Snyder, Jr., VP
Taxes: Thomas M. Forrest, AsstVP
Nb: Charles F. Gummey, Jr., VP
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Jacksonville Office:
PersTr/RTO: Kent Lytle
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NCNB
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904/359-7082
(City Trust Office)
EmplBen: Richard Galy, VP

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Financial Planning & Trust Division
One Independent Square 32202
904/391-1775
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Reg&LocMgr: Louie C. Casey, Jr., VP

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904/632-2647
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305/361-9100 Tr$6 Mil
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Key Largo

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305/350-7094
PersTrNb: George Smith, VP

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(Branch of Tampa)
Hd,Nb: W. Kerry Thompson, VP&TO

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PersTr: Louise H. Glisson, VP&TO
PersTrAdm: Barbara S. Cheatham, TO
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Trust and Investment Management Group
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PersTr: Effie S. Ritchie, TO

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    Carol E. Woodard, PersTO
Nb: John C. Patten, VP

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Trust Banking Group
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407/984-3422
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PersTr: David Couch, TO

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Trust Banking Group
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407/676-1155
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TrTx: Justin LaBarbera, VP&SrTO
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Coral Gables Office
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Janie Goldberg, VP

Miami Springs

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Credit Union Tower
700 S. Royal Poinciana Blvd. 33166
305/882-5159
Hd: Gregory T. Brown, TO&Mgr

Mount Dora

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P.O. Box 95 32757
904/383-2111 Tr$130 Mil
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PersTr: Alice Black
TrOpers: Nikky Rolfe
Nb: Bill Lockhart

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904/326-4601
Marie Memmo, TO

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P.O. Drawer 7579 33941
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Nb,ComTrF: James D. Seitz, VP

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Ocala

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PersTr/RTO: Connie E. Brown

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407/655-4710
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KEY BANK OF IDAHO
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208/234-1771 Tr$180 Mil
(Branch in Boise)
PersTr: Gary Pehrson, TO
EmplBen: Wynona Brackenbury, VP&TrAdmMgr
TrOpers: Pam Wallis, TO

WEST ONE BANK, IDAHO, N.A.
P.O. Box 1709 83204
208/234-5545
(Branch of Boise)
Hd: Laura Houston, RegTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Twin Falls

FIRST SECURITY BANK OF IDAHO, NatAssn
P.O. Box 7 83303
208/736-1207
(Branch of Boise)
Don Stevens, TO
Bonnie Dodge, TO
Helen Arnold, AsstTO
Janice Stover, PenTO
James Robbins, PropO

TWIN FALLS BANK & TRUST CO.
P.O. Box 7 83303-0007
208/736-1207 Tr$43 Mil
PersTr: Bonnie Dodge, TO
Helen Arnold, AsstTO
NaDeane McCoy, TrAdm
PersTr,EmplBen: Janice Stover, PenTO
TrOpers,ComTrF: Don J. Stevens, TO
FM: Tony Kevan

WEST ONE BANK, IDAHO, N.A.
P.O. Box 509 83303
208/737-5020
(Branch of Boise)
Mgr: Phil Ioset, RegTO

ILLINOIS

Abingdon

FIRST ILLINI BANK
P.O. Box 72 61410
309/462-5531
Hd: Ginger Links

Addison

FIRST AMERICAN BANK OF DUPAGE COUNTY
1780 Fullerton 60101
708/627-0600
(Branch of Dundee)
Martin J. Carmody, Pres
James E. Casey, AsstVP&TO
Wallace F. Wolff, VP&SrTO

Algonquin

ALGONQUIN STATE BANK
P.O. Box 160 60102
312/658-4535
.Hd: James J. Berlier, ExecVP&TO

Alton

ALTON BANKING & TRUST CO.
620 E. Broadway 62002
618/463-4200
Hd,PersTr,TrInv,ComTrF,EmplBen:
Patrick J. Heitzig, SrVP&TO
CorpTr,TrOpers: Jean L. Herzog, TO

GERMANIA BANK, A FSB
543 E. Broadway, P.O. Box 557 62002
618/465-5543 Ext. 110 Tr$2.5 Mil
Hd,TrInv,EmplBen: Doug Deshong
PersTr,TrOpers: Deborah Trammel

LANDMARK TRUST CO.
10950 Lincoln Trail 62002
618/398-7878 Tr$143 Mil
Robert L. Finder, Jr., Pres&CEO
EmplBen,Plng&Adm:
Thomas J. Neuner, VP
Inv: Allen A. Roche, VP
Adm,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Walter Roddy, TO
Adm,Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
TrOpers: Joyce Young, TO
EmplBen,Adm: Cecelia Curtis, TO

MERCANTILE BANK OF ILLINOIS N.A.
P.O. Box 517 62002
618/463-2231 Tr$133 Mil
Hd,PersTr: John F. Theen, SrVP&TO
EmplBen: Sherry Cowan, AsstVP&TO
TrOpers: Barbara Shaffer, TOpO

Amboy

THE FIRST NATIONAL BANK
220 E. Main St. 61310
815/857-3625 Tr$1 Mil
Hd: L. G. Hawes, Pres&TO
TrOpers: Ronda Partington, TO

Antioch

STATE BANK OF ANTIOCH
440 Lake St. 60002
312/395-2700 Tr$13 Mil
Hd: Carolyn Blanchette, AsstVP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331 Tr$2 Mil
Mgr: Edwin M. Wallace, Pres&TO
Richard E. Kaufman, VP&TO
Gordon Bennett, ChmBd&FM
Judy S. Sanders, AsstTO

Arlington Heights

CHICAGO TITLE & TRUST CO.
135 E. Algonquin Rd. 60005
312/437-1151
(Branch of Chicago)
Stanley Perry, SrVP

FIRST ILLINOIS BANK & TRUST
311 S. Arlington Heights Rd. 60005
708/870-2468
(Trust Office of La Grange)
Patrick Carrie, VP&TO

NBD TRUST COMPANY OF ILLINOIS
900 E. Kensington Rd. 60004
708/870-2900
(Trust Office of NBD Trust Co. of Ill., Evanston)
PersTr: Lawrence J. Kolman, VP&TO

Arthur

STATE BANK OF ARTHUR
P.O. Box 245 61911
217/543-2111 Tr$7 Mil
Hd: James L. Winningham, Pres&TO
James A. Dukeman, ExecVP&AsstTO
Gale Pearce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
563 Main St., P.O. Box 208 61006
815/453-7441 Tr$1 Mil
Hd: David Ledfie, Pres
TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St., P.O. Box 366 61913
217/578-2221
Hd: Robert Williams, Pres

Auburn

STATE BANK OF AUBURN
P.O. Box 80 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO
PersTr: Florence Corlas, AsstTO

ILLINOIS (Cont'd)

Aurora

GREATBANC TRUST COMPANY
105 E. Galena Blvd., Ste. 500 60505
708/844-7045
Hd: Michael Welgat, Pres

MERCHANTS NATIONAL BANK OF AURORA
34 S. Broadway 60507
708/896-9000 Tr$175 Mil
Hd,PersTr: Gerald M. Lanigan, SrVP&TO
TrInv: Joel Binder, VP&TO
James Kollereb, TrInvO
PersTr: Ruth Ann McCoy, TO
Nb: Charles Campbell, TO
Opers&Tx: Jerome J. Elwart, VP&TO
Farm: Eric Leggett

OLD SECOND NATIONAL BANK
37 S. River St. 60507
708/892-0202 Tr$325 Mil
Hd,Nb,TrInv,ComTrF:
Terence L. Kothe, VP,SrTO&IO
TrOpers,TDP: Mark Truemper, TOpO
PersTr,Prob: Judith K. French, SrTO
David Helscher, TO
Patricia Palumbo, AsstTO
EmplBen: Jill Schluntz, AsstTO
TrInv: Edward Keating, TrInvO
Jonelle Holden, AsstTrInvO

Barrington

HARRIS BANK BARRINGTON, N.A.
201 S. Grove Ave. 60010
312/381-4000 Tr$280 Mil
(Subsidiary of The Harris Bankcorp, Inc., Chicago.)
Hd: Richard P. Spicuzza, SrVP&TO
Est,PersTr: John M. Muchoney, TO
Jane M. Feeney, TO
Jerry A. Wiel, TO
TrInv: Gary O. Vavak, VP&TrInvO
Garry E. Warren, TrInvO
TrOpers: Frank J. Phillips, VP&TOpO
LandTr: Penny M. Johns, LandTO
Margaret Donnelly, LandTO

Batavia

GARY-WHEATON BANK OF BATAVIA
18 E. Wilson St. 60510
312/879-5200
(Branch of Wheaton)
Hd: Marilyn K. Anderson, VP

Beardstown

FIRST NATIONAL BANK
P.O. Box 410 62618
217/323-4105 Tr$9.2 Mil
Hd: Muriel Paul, VP&TO
Emil E. Rink, TO

Belleville

BOATMEN'S NATIONAL BANK OF BELLEVILLE
P.O. Box 367 62222
618/233-6600 Tr/o$65 Mil
Hd,EmplBen,Nb: Robert L. Allison, SrVP&TO
TrInv: David A. Rolfe
PersTr,Prob: Catherine A. Rubin, AsstVP
CorpTr,TrOpers: Mary Lou Berg, AsstTO
Nb: Robert Yoffie, AsstVP

MAGNA TRUST COMPANY
Belleville Trust Center
222 E. Main St. 62220
618/233-2120 Tr$875 Mil
(Trust Centers in Belleville, Bloomington, Centralia, Decatur, Granite City & Springfield)
Lowell G. Burger, ChmBd
Roger L. Beaman, Pres&CEO&CtrMgr
Lewis G. Laughlin, ExecVP
Everett W. Kassing, SrVP
Daniel A. Davis, AsstVP&FM
Mary L. Forgy, VP-Ops,CorpSec&Treas
George B. Lingelbach, Jr., TO
George W. Obernagel, III, AsstVP,AsstSec&TO
Anabel C. Selby, VPMktg/HumanRes
Richard S. Wimmer, VP&TO
Pauline Fulk, TOpO
Linda D. Davis, TOpO
Peter Merzian, IO
John W. Brinkerhoff, VP&TO
CorpTr: Kent Schroeder, TO
Nb: Terence A. Verzal, AsstVP
Jon Wooters, FM

MAGNA TRUST COMPANY
West Belleville Trust Center
4800 W. Main St. 62223
618/234-3014
(Branch of Belleville)
CtrMgr: Quinten E. Spivey, SrVP&CtrMgr
Marsha A. Glaenzer, AsstVP

MARK TWAIN ILLINOIS BANK
6400 W. Main St. 62223
618/397-6400
(Branch of Ladue, MO)
Edward S. Bott, SrTO
Brian Michael, VP-TrDiv
Rosemarie Brown, VP-TrDiv

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
530 S. State St. 61008
815/544-2400 Tr$60 Mil
(Branch in Rockford)
Hd,TrInv: Park Johnston, SrVP&SrTO
PersTr,Nb: James R. Cox, VP&TO
TrOpers: Darlene Bicksler, AsstTO
EmplBen: Sandra King, AsstTO
TDP: Alice VanBrocklin

Bement

STATE BANK OF BEMENT
P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&TO
F. M. Lonnon, Pres&AsstTO
K. W. Wright, AsstTO
M. L. Syfert, AsstTO

Berwyn

COMMERCIAL NATIONAL BANK OF BERWYN
3322 S. Oak Park Ave. 60402
708/484-0800 Tr$40 Mil
Hd: John P. Dunne, VP&TO
TrOpers: Timothy Fullerton

Bethany

SCOTT STATE BANK
P.O. Box 245 61914
217/665-3321 Tr$5 Mil
Hd,PersTr,TrInv,Nb: Fred E. Young, VP,FM&TO
EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres

Bloomington

FIRST OF AMERICAN BANK-McLEAN COUNTY, NA
P.O. Box 128 61701
309/829-1000 Tr$170 Mil
Hd: Wallace L. Yoder, SrVP
PersTr: Grant W. Basting, VP&TO
CorpTr: Rodger K. Jenkins, SrVP&TO
TrInv: Robert A. Phillips, PM
EmplBen: John W. Deffner, EBO
Nb: John A. Volle, BDO

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$3 Bil
Hd,TrInv: Gary E. Mede, ExecVP
PersTr: Richard Miller, VP&SrTO
ComTrF: Stephen Miller, IO
John Jacobs, IO
Wayne Brown, IO
EmplBen: David Tipsword, VP&TO
TrOpers: Richard Day, VP&Comp
Nb: Leonard Davenport
TDP: Connie Denison, VP

MAGNA TRUST COMPANY
1304 E. Empire St., P.O. Box 1247 61702
309/663-1311
(Branch of Belleville)
Karla Plunkett, TO&CtrMgr
FM: Thomas C. Rogers, AsstVP

MARINE BANK-BLOOMINGTON/NORMAL
2404 E. Oakland Ave. 61701
309/664-9000 Tr$40 Mil
(Trust Office of Marine Bank of Springfield)
Hd: David W. Wilson, VP&TO

THE PEOPLES BANK
120 N. Center St. 61701
309/828-5211 Tr$237 Mil
Hd,PersTr,CorpTr: Owen J. Mair, SrVP-Tr
TrInv,ComTrF,EmplBen: Fred Bastion, TrInvO
TrOpers: Mark Ballard, AsstVP&TO
EmplBen: Gregg McElroy, TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
708/385-2200 Tr$33 Mil
Hd: William H. Thomson, VP&TO
TrInv,ComTrF: Michael Scudder, VP&AsstTO
TrOpers: Janet Fasciana, AsstTO

Bourbonnais

BANK OF BOURBONNAIS
One Heritage Plaza 60914
815/933-0570
Hd: Joseph A. Ferrante, Pres
LandTr: Vera C. Amiano

Breese

GERMANTOWN TRUST & SAVINGS BANK
205 Germantown Rd. 62230
618/526-2080
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

Buffalo Grove

FIRST AMERICAN BANK
One Bank Lane 60089
708/520-8088
(Branch of Dundee)
Richard A. Bennett, AsstVP&TO

Burbank

THE COLE TAYLOR BANK/FORD CITY
5501 W. 79th St. 60459
708/454-9450
(Branch of Chicago)
Nb: John G. Hommel, VP&SrTO

81% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

ILLINOIS (Cont'd)

Bushnell

FARMERS & MERCHANTS STATE BANK
P.O. Box 149 61422
309/772-2171 Tr$19 Mil
Hd,PersTr,Nb: Michael G. Steelman, Coun&TO
TrInv,TrOpers,EmplBen: Joyce Thurman
Farm&REMgt: Steve Farr

Cairo

FIRST BANK & TRUST CO.
800 Washington Ave. 62914
618/734-1800 Tr$3 Mil
Hd: Stephanie Johnston, TO

Canton

CANTON STATE BANK
P.O. Box 280 61520
309/647-5380 Tr$8.6 Mil
Hd: E. T. McGowan, VP&TO

FIRST ILLINI BANK
245 N. Main St. 61520
309/647-4771 Tr$8.0 Mil
Hd: Clayton S. Apt, VP&TO

THE NATIONAL BANK OF CANTON
100 W. Elm St. 61520
309/647-5000 Tr$30 Mil
Hd: Max T. Scott, SrVP&TO
David L. Haynes, AsstTO
Harold L. Wilson, ExecVP&AsstTO

Carbondale

THE CITY NATIONAL BANK
601 W. Main St. 62901
618/529-4733
(Branch of Murphyboro)
Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Linda Spradling, Clerk

FIRST NATIONAL BANK & TRUST CO.
509 S. University Ave., P.O. Box 2227 62901
618/457-3381 Tr$22.1 Mil
Hd: Marjune Fletcher, VP&TO

LANDMARK BANK OF CARBONDALE
100 N. Illinois Ave., P.O. Box 940 62901
618/529-2700 Tr$136 Mil
Hd: Melvin E. Lipe, SrVP&CEO
EmplBen: James DeGuire, VP&PenTO

Carlinville

CARLINVILLE NATIONAL BANK
P.O. Box 450 62626
217/854-2674 Tr$13 Mil
Hd: Scott Rhoads, AsstVP&TO

FARMERS & MERCHANTS BANK
P.O. Box 495 62626
217/854-3151 Tr$3 Mil
Hd: Philip A. Williams, Pres&TO
Doris Gagnor, TO&VP

Carmi

THE NATIONAL BANK
116 W. Main St., P.O. Box 160 62821
618/382-4136 Tr$1 Mil
Hd: Richard Roser, VP&TO
Clark Absher, AsstVP&AsstTO

WHITE COUNTY BANK
215 E. Main St., P.O. Box 100 62821
618/382-4115 Tr/u$1 Mil
Hd: George H. Schanzle, Pres
Beverly J. Walker, TO
Teresa K. Wiggins, AsstTO

Carrollton

THE CARROLLTON BANK & TRUST
315 W. Public Sq. 62016
217/942-5408 Tr$1.85 Mil
Hd,TrInv: Thomas W. Hough, ExecVP&TO
PersTr,EmplBen: Sandra C. Evans, TO
Marthe J. Carter, TO
TrOpers,TDP: Ruth A. Kirbach, TOpO

Carthage

MARINE TRUST CO.
500 Wabash Ave., P.O. Box 190 62321
217/357-3151 Tr/o$6 Mil
Hd: Barbara G. Allen, VP&TO

Casey

THE BANK OF CASEY
101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr$2.2 Mil
Hd: Robert E. Seed, TO
Caralee Swick, AsstTO

Centralia

MAGNA TRUST COMPANY
140 S. Locust St. 62801
618/533-2711 Tr$42 Mil
(Trust Office of Belleville)
CtrMgr: Robert G. Cody, SrVP
Janet B. Winkeler, TO

OLD NATIONAL BANK
235 N. Elm St. 62801
618/533-7100 Tr$58.5 Mil
Hd,PersTr: Tom B. Warner, VP&TO
TrInv,EmplBen: Thomas J. Feig, AsstVP&AsstTO
TrOpers: Florence Peters, AdmAsst

Cerro Gordo

THE AMERICAN BANK
P.O. Box 428 61818
217/763-2741
Hd: Betty R. Shambaugh, SrVP&TO
Keila LeHew, AsstTO

Champaign

BANK OF ILLINOIS IN CHAMPAIGN
100 W. University 61820
217/351-0591 Tr$50 Mil
Hd: Darold D. Sage, VP&TO
Betty Zeedyk, AsstVP&TO
James R. Mueller, TrAdmO

CHAMPAIGN NATIONAL BANK
P.O. Box 250 61824-0250
217/351-2751 Tr$110 Mil
Hd,TrInv: Robert J. Cochran, SrVP&TO
PersTr,FM: R. Thomas Heinhorst
Sandra Moore
Fran DeMaris
Rhea Lawrence
Ellen Dragoo
EmplBen: Kevin Waspi
TrOpers: Mary Ellen Cook
Gerald Bauer, FM
Brian Waibel

THE FIRST OF AMERICA TRUST COMPANY, CHAMPAIGN
P.O. Box 9 61824-0009
217/351-0565 Tr$100 Mil
Hd,PersTr,EmplBen,Est: Richard L. Kirby, SrVP,Tr
PersTr,Est: Jack L. Simpson, SrVP,Tr
PersTr,Est,Tx: Betty Schultz, VP&TO
PersTr,CorpTr,Tx: Mary R. Millage, TO
TrInv: Peter Fitzgerald, SCT Rep
Nb: Dan Crispin, VP&NBO
EmplBen,TrOpers: Karen K. Goble
Farm: William Dieker, VP&FM
Mark Wetzel, FM

MARINE BANK-CHAMPAIGN/URBANA
P.O. Box 3009 61821
217/351-1600
(Trust Office of Marine Bank of Springfield)
Hd: William E. Gleason, Jr., CFP,VP

Charleston

BOATMEN'S NATIONAL BANK OF CHARLESTON
P.O. Box 130 61920
217/345-2101 Tr$41 Mil
Hd,PersTr,TrInv: Carlyle Greathouse
Farm: Ronald Pierce, AsstVP&FM
TDP: Paula Matheny

Chatsworth

CITIZENS BANK
P.O. Box 877 60921
815/635-3134 Tr$.5 Mil
Hd: S. F. Herr, Pres&TO
James E. Rebholz, ExecVP&TO
ComTrF: Priscilla Agner, AsstTO

Chenoa

BANK OF CHENOA
Rt. 24 at 4th St. 61726
815/945-2311 Tr$2.5 Mil
Hd: Jack Keefer, Pres&TO

Chicago

AETNA BANK
2401 N. Halsted St. 60614
312/935-6000 Tr$5 Mil
TrOpers: Mario Gotanco, AsstTO

AMALGAMATED TRUST & SAVINGS BANK
One W. Monroe St. 60603
312/822-3240 Tr$300 Mil
Hd: Irving Polakow, SrVP
PersTr: Andrew Mihm, AsstVP
TrInv: Michael Karnes, SrVP
EmplBen: Edward Sweigard, VP&TO
TrOpers: Gerald Steinmetz, VP
LandTr: Michele Hofstra, LandTrAdm

AMERICAN NATIONAL BANK & TRUST CO.
33 N. LaSalle St. 60602
312/661-6982 Tr$15 Bil
Hd: John F. Reuss, CTO
PersTr,ComTrF: Alan C. Newman, VP
CorpTr: Richard Y. Guthrie, AdmHd/CorpTr
InvMgtCo: John R. Tilton, Pres
EmplBen: Thomas P. Michaels, VP
TrOpers: Charles D. Glendenin, VP
Nb: T. Lawrence Doyle, VP

BANK OF CHICAGO/GARFIELD RIDGE
(Land Trust Only)
6353 W. 55th St. 60638
312/581-1000
Hd: Julie A. Novak, LandTO
Marc J. Holland, ExecVP&TO
Linda J. Mazzucchelli, AsstVP&TO
Joseph P. Valenti, Pres

BANK FOR SAVINGS & LOAN ASSOCIATIONS
135 S. LaSalle St., Ste. 1935 60603
312/641-3636
Arnold Rauen, Chm

BEVERLY TRUST BANK
10312 S. Cicero Ave., Oak Lawn 60453
708/499-7620 Tr$184 Mil
(Branches in Chicago, Homewood, Matteson & Orland Hills)
Hd,TrInv,FxComTrF: Ronald F. Stajkowski, Pres
Linda S. Kirby, SrVP&Mgr
SrInvMgr,EqTrF: William F. Guth
EmplBen: Claudia Antonietti, TO
PersTr: Thomas G. Clifford, SrTO
TrOpers: Pamela Grzywinski, TOpO
PersTr,LandTr: Alyne Polikoff, AsstVP&TO
LandTr: Patricia Ralphson, LandTO

BOULEVARD BANK N.A.
400-410 N. Michigan Ave. 60611
312/836-6770 Tr$550 Mil
Hd: Lee E. Whitcomb, VP&TO
PersTr,Agcy: James M. Quinn, VP
EmplBenSls: Lawrence E. Hoffman, VP
EmplBen: John W. Grover, VP
TrInv: Ronald E. Heithoff, VP

CAPITOL BANK AND TRUST
4801 W. Fullerton Ave. 60639
312/622-7100 Tr$40 Mil
Hd: John E. Houlihan, SrVP&TO

CHICAGO CITY BANK & TRUST CO.
815 W. 63rd St. 60621
312/873-8800 Tr$75 Mil
Hd,Nb: John J. Balko, SrVP&TO
TrAdm: John J. Hennigan, AsstVP&TO
TrOpers,TDP: Steven D. Latterell, TOpO

CHICAGO TITLE & TRUST CO.
111 W. Washington St. 60602
312/630-2319 Tr$2.8 Bil
(Branch in Arlington Heights)
Hd: Stuart D. Bilton, ExecVP
PersTr: Charles G. Dalton, SrVP
CorpTr: Charles E. Weisfuss, CTO
TrInv: A. Vincent Agnew, SrVP
ComTrF: Hubert A. Adams, VP
EmplBen: Daniel Joyce, VP
TrOpers: Quentin L. Hardisty, VP
Nb: Alan B. Shidler, DirMktg
TDP: Jack Carroll, TO

THE CHICAGO-TOKYO BANK
40 N. Dearborn St. 60602
312/236-1200
Hd: William Bond, AsstVP

THE COLE TAYLOR BANK
850 W. Jackson St. 60607
312/738-2000 Tr$300 Mil
(Branches in Burbank, Chicago, Skokie & Wheeling)
Hd: Mark T. Neil, GpExec
PersTr: Chloe Arlan, VP&TrAdminMgr
TrInv: Dawn Talbott, TO
EmplBen: Esther Le Vine, VP&TO
TrOpers: Richard A. Block, SrVP&SrTOpO
Nb: John G. Hommel, VP&SrTO
TDP: Rose Collins, AsstVP&TOpO
Drovers Office:
1542 W. 47th St. 60609
312/927-7000
Main Office:
1965 Milwaukee Ave. 60607
312/278-6800

COLONIAL BANK
Land Trust Department
5850 W. Belmont Ave. 60634
312/283-3700, Ext. 326
Hd: Barbara A. Bernardini, TO

COMMUNITY BANK & TRUST CO. OF EDGEWATER
5340 N. Clark St. 60640
312/769-2100
Hd: Kendon T. Birchard, Pres

CONTINENTAL BANK N.A.
30 N. LaSalle St. 60697
312/828-3539 Tr$11.8 Bil
EmplBen: James J. Nemec, Jr.
CorpTr: Marvin J. Kruger
InstitInv: Anthony P[illegible]ile
Hd,PvtBnkg: Roger H. Sherman
PersTr,Inv: Edward D. Higgins
PersAdm: Thomas A. Dean
PersInv: James D. Miller

COSMOPOLITAN NATIONAL BANK
801 N. Clark St. 60610
312/664-5200 Tr$11 Mil
Hd: Alex M. Vercillo, Pres
Rose Trulis, TO

23% of the readers of
TRUSTS & ESTATES
are involved in endowment funds.

DEVON BANK
6445 N. Western Ave. 60645
312/465-2500 Tr$9 Mil
Hd: Peter A. May, TO

EXCHANGE NATIONAL BANK OF CHICAGO
LaSalle and Monroe 60603
312/781-8051 Tr$300 Mil
Hd: Gregory R. Beard, SrVP&TrDeptMgr
TrAdmin: Frank Saporito, VP
CorpTr: Robert Bartl, AsstVP
TrOpers: Beth Prohaska, VP
Nb: Scott Jacobson, VP
Susan Lorsch, VP
Craig Robinson, TO

FIRST AMERICAN BANK OF CHICAGO
50 E. Adams St. 60603
312/782-5400
(Branch of Dundee)
Carol A. Turk, VP&TO

FIRST CHICAGO TRUST OF ILLINOIS
1825 W. Lawrence Ave. 60640
312/989-3207 Tr$70 Mil
Hd: Martin S. Edwards, VP
PersTr: Michael Poch, AsstVP
EmplBen: Becky Saathoff, EBO
TrOpers: Helen Younan
Nb: Martin S. Edwards, VP&LandTO

FIRST NATIONAL BANK OF CHICAGO
3 First National Plaza 60670
312/732-4301 Tr$11.0 Bil
INDIVIDUAL SERVICES (Chicago):
Hd: T. Scott McCartan, SrVP
Nb: Henry E. Page, VP
INSTITUTIONAL SERVICES (Chicago, London, Tokyo, New York):
CorpTrSvcs: John J. Mulherin, VP
InstitCust: Marcia L. Wallace, VP

HARRIS TRUST & SAVINGS BANK
P.O. Box 755 60690
312/461-2121 Tr$16.5 Bil
Hd: Richard C. Caldwell, ExecVP
PERSONAL TRUST
Hd: Joan M. Baratta, SrVP
Nb: Susan E. Davis, VP
INSTITUTIONAL INVESTMENT
Hd: John C. Kirscher, SrVP
Nb: Robert E. Vanden Bosch, SrVP
MASTER TRUST
Hd: Jon S. Brightman, SrVP
EmpTrNb: Bryan K. Garlock, VP
MasterTrNb: Gary A. Rothman, VP
CORPORATE TRUST
Hd: Victor M. Woldridge, SrVP
Bond: Kevin O. Healey, VP
Stock: Robert J. Vondrasek, VP
Nb: Anthony Mickiewicz, VP
TRUST OPERATIONS
Hd: Nancy B. Wolcott, SrVP

The Directory of Trust Institutions is included in a T&E subscription!

HERITAGE-PULLMAN BANK & TRUST CO.
1000 E. 111th St. 60628
312/785-1000 Tr$230 Mil
Hd: Arthur J. Pedgrift, VP&TO
PersTr: Helen M. Archacki, AsstVP&TO-MgrPersTr
LandTr: Victoria P. Baker, LTO,TrAdmin
EmplBen: Robert J. Majdecki, TO
James D. McKenzie, TO
TrOpers,TDP: Christina M. Bonventre, AsstVP&TOpO
Nb: Mary L. Roemer, AsstSec

HYDE PARK BANK & TRUST CO.
1525 E. 53rd St. 60615
312/752-4600
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Hd: P. R. Willey, Chm&TO

Hanover Park

CHARTER BANK & TRUST OF ILLINOIS
1400 Irving Park Rd. 60103
312/837-2700
John J. Hayes, Jr., Pres&TO

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr$1.5 Mil
Hd: James Bowers, Pres&TO
Shirley Sweatman, VP&AsstTO
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harvel

THE BANK AND TRUST COMPANY
Rte. 48 & Main 62538
217/229-3741
(Branch of Litchfield)

Harwood Heights

PARKWAY BANK & TRUST CO.
(Land Trusts Only)
4800 N. Harlem Ave. 60656
312/867-6600 Tr$15 Mil
Rosanne M. Dupass, AsstVP&TO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$17 Mil
Hd: Linda M. Butler, VP&TO
Elizabeth A. Sinnock, TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$17.6 Mil
Hd: Ed Goodwin, ExecVP&TO
Michael Payne, AsstTO

Hickory Hills

STANDARD BANK AND TRUST CO. OF HICKORY HILLS
7800 W. 95th St. 60457
708/598-7400 Tr$13 Mil
Hd: Dennis Radek, VP&SrTO
Bridgette W. Scanlan, AsstVP&TO
Rein Krammer, AsstTO

Highland

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$21 Mil
PersTr: Elaine Haake
TrInv,Nb: Larry Essenpreis
EmplBen: MaryAnn Frueh
TrOpers: Sue Oswald

LANDMARK TRUST COMPANY
1223 Broadway 62249
618/654-4511 Tr$33 Mil
Hd: Fred M. Schneider, TO
Joan L. Deuser, AsstTO

Highland Park

NBD TRUST COMPANY OF ILLINOIS
513 Central Ave. 60035
708/432-1800
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Katharine E. Blumenthal, VP&TO

Hinsdale

FIRST ILLINOIS BANK & TRUST
5 N. Lincoln 60521
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, ExecVP&SrTO
Penny Berger, VP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
312/799-2800
Hd: Robert W. Slowinski, TO
Julie L. Maggio, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/a$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Debbie Dixon
William Penicook, VP&AsstTO

COMMUNITY BANK
P.O. Box 70 60942
217/283-7733 Tr/u$1 Mil
(Branches in Hoopeston & Wellington)
Hd: E. Alan Bugg, Pres&CEO
PersTr: W. Thomas Roberts, SrVP&AsstTO
CorpTr: Vicki Jackson, AsstTO

Itasca

ITASCA BANK & TRUST
308 W. Irving Park Rd. 60143
312/773-0350 Tr$16 Mil
Hd: Jules V. Meyering, TrCoun

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

ILLINOIS (Cont'd)

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$64 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
C. Matthew A. Smith, SrVP&TO
TrInv: Mary N. Haney, TO
Farm: Allan Worrell, VP&TO
Daniel Newton, AsstFM
TDP,TrOpers: Betty Rothdeutsch, TO

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$54 Mil
Hd: Robert E. Linde, VP&TO
TrInv: Richard R. Hudson, TO
TrOpers: Terri R. Hall, AsstTO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117 S. State St., P.O. Box 10 62052
618/498-2151 Tr$9 Mil
Hd: Sharon L. Drainer, TO
Linda D. Jones, AsstTO

Joliet

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American Bank Corp.)
1812 W. Jefferson St. 60436
815/725-5111 Tr$100 Mil
(Branch of Dundee)
Hd: James Schlag, VP&TO
William A. Reiss, Pres&TO
Wallace J. Wolff, VP&SrTO

FIRST MIDWEST TRUST COMPANY
(Formerly Union National Bank & Trust Co. of Joliet and National Bank of Joliet)
121 N. Chicago St. 60431
815/740-7700 Tr$1.0 Bil
(Offices in Danville, Lake Forest, Moline & Morris)
Chm: Thomas A. Hickey
Hd: Terry G. Beaudry, VP&SrTO
PersTr: Ronald J. Erjavec, VP
Karyn A. Rodriguez, AsstVP
Corinne Carbery, TO
Fabio Biasella, TO
EmplBen: Robert Kuzma, AsstVP
Michael Vezzetti, TO
Nb: Richard Firebaugh, VP
William Schlinkert, VP
Laura Gahan, BDO
TrOpers: Nancy J. Schaefer, AsstVP
LandTr: Judith M. Holmes, AsstVP
TrInv: Paul E. Gantzert, Pres-First Midwest Asset Mgmt.

FIRST NATIONAL BANK OF JOLIET
78 N. Chicago St. 60431
815/726-4371 Tr/o$90 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, TO
Robert P. Mohan, TO

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-4546 Tr/o$2 Mil
Hd: Tirzah M. Tweedy

Kankakee

FIRST NATIONAL BANK OF KANKAKEE COUNTY
101 Meadowview Ctr., P.O. Box 746 60901
815/935-7000 Tr$160 Mil
(A Subsidiary of Northern Illinois Bancorp. A Subsidiary of First American Bank Corp.)
Hd: Wallace J. Wolff, VP&SrTO
Nb: Paul Blanke, Pres
Jim Schlag, VP&TO

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr$86 Mil
Hd: Mark F. Polzin, SrVP&SrTO
PersTr: Patrick B. McCullough, VP&TO
TrOpers: Kristin Rattin, TOpMgr
PersTr,CorpTr,TrInv: Marianne Stevenson, AsstVP&TO
Nb: Robert Reich, TO
EmplBen: Michael D. Arrington
Glen Rewerts, AsstCsh&TrAdmin
Farm: Steven Wirth, VP
Billy Treece, SrFM
John Tammen, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Joseph Schuessler, Pres
Michael O. Kern, TO

La Grange

FIRST ILLINOIS BANK & TRUST
14 S. La Grange Rd. 60525
312/579-4455 Tr$200 Mil
(Trust Office in Hinsdale)
Hd: George H. Starmann, III, ExecVP&SrTO
Michael B. Lahti, VP&TO
John M. Calvert, VP
Lynda Puncochar, TO
Patrice B. Grant, AsstVP&TO
Maureen A. Rafa, AsstVP&TO
Marilyn Sadjak, TO
Judith Lane, AsstVP&IO
William K. Lynch, IO
EmplBen: Bruce G. Skedd, AsstVP
Land Trust: Ruth Reid, TO

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$33 Mil
Hd,PersTr,TrInv,TrOpers,Nb:
Christopher P. Joyce, SrVP&TO
PersTr,Nb: Ruth Dedeck, VP&TO
PersTr,LandTr: Karen Rulo, TrAdm
TrOpers: Kathy Mo[illegible]uilo

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$15 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Charles D. Faletti, TO
Marjorie B. Utz, AsstTO

LA SALLE STATE BANK
P.O. Box 462 61301
8[illegible]/223-8800 Tr$10 Mil
Hd: V. Lannon, TO
S. Ciesielski, AsstTO

Lake Forest

FIRST MIDWEST TRUST COMPANY
241 E. Deerpath Ave. 60045
708/615/1010 Tr$1.0 Bil
(Offices in Danvill, Joliet, Moline & Morris)
Chm: Thomas A. Hickey
Hd: Terry G. Beaudry, SrVP
Nb: William R. Schlinkert, VP&Mgr
PersTr,EmplBen: Fabio Biasella, TO
TrOPers: Nancy J. Schaefer, AsstVP
TrInv: Paul E. Gantzert, Pres-First Midwest Asset Mgmt.

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NORTHERN TRUST BANK/LAKE FOREST
265 E. Deerpath 60045
312/234-5100 Tr$500 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, VP
EmplBen: Gerald Hoffman, 2ndVP
EstAdmin: John M. Hakes, VP
PersTr: Laura Olson, 2ndVP
Thomas A. Hooyman, 2ndVP
Mary Ann Hartwick, 2ndVP
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO
Nb: Robert Holt, VP
Ronald Eich, VP

Lansing

AMERICAN NATIONAL BANK OF LANSING
3115 Ridge Rd. 60438
708/474-6161 Tr$20 Mil
Hd: Jerome M. Gardberg, VP&TO

FIRST NATIONAL BANK
Ridge Rd. at Roy St. 60438
312/474-1300 Tr$68.4 Mil
Hd: Thomas C. Cornwell, SrVP&TO
PersTr,EmplBen: Carol J. Brandt, TO
TrOpers,TDP: C. R. Peterson
LandTr: David A. DeYoung, TO

Lawrenceville

FIRST BANK OF LAWRENCE COUNTY,N.A.
P.O. Box 597 62439
618/943-3336
Hd: James B[illegible]ns, Pres&TO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr$7 Mil
Hd: James M. Killian, ExecVP&TO
TrInv: Parker Kemp, Pres
TrOpers: Sue Noland, AsstTO

Lincoln

[illegible]ATE BANK
[illegible]8 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Lisle

LA SALLE BANK OF LISLE
Trust Facility
4733 Main St. 60532
312/969-8100
(Branch of Chicago)
Joseph Shultz, SrVP
John Horvat, VP

Litchfield

THE BANK AND TRUST COMPANY
P.O. Box 410 62056
217/324-3935 Tr/o$28 Mil
(Facilities in Farmersville & Harvel)
Hd: Joann H. Anderson, VP&TO
Charles Bierbaum, AsstTO
Sandra K. Rosenthal, AsstTO
TrOpers: Toi Kruse, OpersMgr
FM: R. Kent Redfern, VP

Lockport

FIRST NATIONAL BANK OF LOCKPORT
800 S. State St. 60441
815/838-2000
Donna J. Wroblewski, TO

Lombard

COLE TAYLOR BANK/YORKTOWN
1 Yorktown Ctr. 60148
708/629-3800 Tr$10 Mil
Hd: Mark T. [illegible]Neil, GpExec
PersTr: Chloe Arlan, VP&TrAdminMgr
TrInv: Dawn Talbott, TO
EmplBen: Esther Le Vine, VP&TO
TrOpers: Richard A. Block, SrVP&SrTOpO
Nb: John G. Homr[illegible]SrTO
TDP: Rose Collins, [illegible]O

EDGEMARK BANK [illegible]
(Land Trusts Only)
211 W. St. Charles Rd. 60[illegible]
708/627-3100 Tr/u$1[illegible]
Hd: Robert C. Iorii, Sr., Pres&CEO
TrOpers: Carol G. Zacarias, TO

WEST SUBURBAN BANK
17 W. 754 22nd St. 60181
708/91[illegible]-1195 Tr$40 Mil
Hd: Eileen V. Abbamonte, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&TO

Lyons

BANK OF LYONS
8601 W. Ogden Ave. 60534
312/447-5600
Hd: A. V. Loulousis, TO

Macomb

CITIZENS NATIONAL BANK
127 South Side Square 614[illegible]
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg:
Alice Thorman, SrTO
Debby Carson, AsstTO
Farm: C. C. Spencer, VP&FM
Michael J. Kelly, FM

UNION NATIONAL BANK
1[illegible]9 N. Randolph St. 61455
309/833-4111 Tr$28 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers:
Herbert L. Strong, VP&TO
CorpTr,Nb: Karen K. Johnston, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3251
Hd: Joe Pruess, Pres&TO
TrOpers: D[illegible]odman, AsstVP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: James Zer[illegible], VP&Csh

Marion

FIRST BANK & TRUST CO.
701 N. Court 62959
618/993-6991
(Branch of Mt. Vernon)
Hd: James H. Wheeler, Jr., VP&TO
Darla Wilks, AsstTO

Marshall

DULANEY NATIONAL BANK
P.O. B[illegible]49 62441
217/82[illegible]2392 Tr$1 Mil
Hd: L[illegible]le H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: B. R. Calvert, AsstVP

Mascoutah

LANDMARK TRUST COMPANY
10950 Lincoln Trail 62208
618/398-7878 Tr$143 Mil
Robert L. Finder, Pres&CEO
EmplBenPlng,Adm: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
Admin,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Edward L. Armstrong, VP
Adm,Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
James C. Law, TO
TrOpers: Beverly L. Conreaux, TO
EmplBenAdm: Catherine M. Jarvis, TO

MAGNA OF MASCOUTAH
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Muriel Brockmeier, AsstTO

Mattes[illegible]

BEVERLY TRU[illegible]
4350 W. 211th S[illegible]
708/747-0200
(Branch of Oak Lawn)
Hd: Alyne Polikoff, AsstVP&TO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 609 61938
217/234-6434 Tr$28.8 Mil
Hd: Keith Koets, VP&TO
Ralph Ingram, AsstTO
TrOpers: Debbie Hilligoss, Supv
Farm: Al Volk
AgriSvcs: Brenda Hedrick

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 499 61938
217/234-7454 Tr$105 Mil
Hd: Dan R. Cunningham, SrVP&TO
PersTr: Clark W. Brogan, LLD, VP&SrTO
Janet L. Grove, LLD, AsstVP&TO
Michael J. Hagen, TO
Pat Chesser, TO
TrInv: Robert D. Carr, TO
TrOpers: Dwight E. Morse, TO
Farm: Gary J. Boske, VP&DirFMSvcs
Mark C. Cox, FM
Thomas Chamberlain, FM
Rodney Morris, FM
Doug Bluhm, FM

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
708/345-1100 Tr$18 Mil
Nancy K. Kelley, Chm&TO
Clay Belongia, Pres&TO
Joseph Caruso, ExecVP&TO
John P. Sternisha, VP&TO

Mazon

MAZON STATE BANK
606 Depot St. 60444
815/448-2102
Hd: Robert W. Breisch, TO
Marsha Biros, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/344-7263 Tr$65 Mil
Hd: Philip S. King, VP&SrTO
TrOpers: Nancy Majercik
PersTr: Gerald L. Helt, TO
EmplBen: William J. Taylor, TO

Melrose Park

MELROSE PARK BANK & TRUST
17th Ave. & Lake St. 60160
708/681-8600 Tr$30 Mil
Hd,TrInv,EmplBen,Nb: Barbara J. Karg, VP&TO
PersTr,CorpTr: Sandra M. Wallick, AsstVP&TO
TrOpers,TDP: Elizabeth Cordova

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-2265 Ext. 48 Tr/o$2 Mil
Hd: Robert Ritter, Pres&TO
Kenneth Kurth, VP&TO
TrOpers,TDP: Lynn Schmidt
Tim McConvil[illegible]sstTO
Gaylon H. Ehlers, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$18 Mil
Hd: Verona Whitmore, ExecVP&TO
Dwight G. Heck[illegible]rt, Pres&TO
Linda K. Lauer, AsstTO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St., P.O. Box 529 62960
618/524-9316 Tr$2.8 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 E. Jones St. 60953
815/889-4131 Tr[illegible] Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb:
James Cross, ExecVP
ComTrF,TrOpers: Chris J. Murray, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Orville Koerber, TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, TO

ILLINOIS (Cont'd)

Min[illegible]

MINONK STATE B[illegible]
P.O. Box 155 61760
309/432-2552 Tr$8 Mil
Hd: Stephen O'Riley, TO
Robert Hakes, TO
Mary Lou Jacek, AsstTO

Moline

FIRST MIDWEST TRUST COMPANY
506 15th St. 61265
309/797-7600 Tr$1.0 Bil
Chm: Thomas A. Hickey
Hd: Dennis J. Norling, SrVP&Mgr
PersTr: Stephen Dembosky, VP
Charles A. Peterson, VP
William Grimes, AsstVP
Tom Gayon, TO
EmplBen: Scott Raes, VP
Est: Judy Bingman, TO
Nb: Richard Firebaugh, VP
Andrea Gullickson, TO
TrOpers: Nancy J. Schaefer, AsstVP
TrInv: Paul E. Gantzert, Pres-First Midwest Asset Mgmt.

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$117 Mil
Hd,EmplBen: Jack L. Leiby, VP&TO
PersTr,CorpTr,TrInv: D. C. Van DeWiele, VP&TO
TrOpers: L. D. Dellitt, AsstVP&TO
Nixola A. Barnes, TOpO&AsstCsh
Nb: Cheri Schultz, TrMktgO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: John A. Parish, Pres&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$19.5 Mil
Hd: Frederick H. Stanton, TO
EmplBen: Brian Pomeroy, TrDeptRe

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr$7.493 Mil
John W. Corley, Pres&Chm
TrOpers: E. Sondra Petro

MARINE BANK OF MONTICELLO
100 W. Washington 61856
217/762-2111
(Trust Office of Marine Bank of Springfield)
William Max, VP&TO

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$11.4 Mil
Hd: William E. Max, VP&TO
Tiana S. Montgomery, TrAsst

Morrison

SMITH TRUST AND SAVINGS BANK
100 W. Lincolnway, P.O. Box 110 61270
815/772-7611 Tr$4.5 Mil
Hd: Ben Rowold

Morris

THE FIRST MIDWEST TRUST COMPANY
220 W. Main St. 60450
815/942-0121 Tr$1.0 Bil
(Offices in Danville, Joliet, Lake Forest & Moline)
Thomas A. Hickey, Chm
Hd: Terry G. Beaudry, SrVP
PersTr,LandTr: Karyn A. Rodriguez, AsstVP&Mgr
EmplBen: Robert Kuzma, AsstVP
Nb: Richard Firebaugh, VP
TrOpers: Nancy J. Schaefer, AsstVP
TrInv: Paul E. Gantzert, Pres-First Midwest Asset Mgmt.

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60450
815/942-0130 Tr$12 Mil
Hd: Kathleen P. Doran

Morton Grove

FIRST NATIONAL BANK OF MORTON GROVE
6201 Dempster St. 60053
708/965-4400
(Trust Office of The Mid-City National Bank Of Chicago)
Hd: William A. Thu[illegible]a, Jr., VP&TO
Jose O. Torres, TO

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 10 62863
618/263-3833
Hd: Gene Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$30 Mil
Hd: James P. Dawson, VP&TO
TDP: Lita Williams, AsstVP
TrOpers: David Crow

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
Albert R. Kersten, AsstTO

Mt. Prospect

THE FIRST CHICAGO BANK OF MT. PROSPECT
111 E. Busse Ave. 60056
312/398-4131
(Office of First Chicago Trust Company of Illinois)
Peter D. Walter, SrVP
Paul M. Greene, AsstVP

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
John Eilering, Pres&TO
Elizabeth C. Schlaver, AsstVP&TO

Mt. Sterling

FARMERS STATE BANK & TRUST CO.
127-129 W. Main St., P.O. Box 31 62353
217/773-3319 Tr$6 Mil
Hd: Chris Hannant

Mt. Vernon

BOATMEN'S BANK OF MT. VERNON
Main and Ninth Sts. 62864
618/242-4000 Tr$20.5 Mil
Hd: David Busby, TO
James B. Kelley, AsstTO

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$10 Mil
(Branch in Marion)
Hd: James H. Wheeler, Jr., VP&TO
Darla Wilks, AsstTO

Murphysboro

THE CITY NATIONAL BANK
13[illegible] Walnut St. 62966
618/684-3191 Tr$13 Mil
Branch in Carbondale)
Hd: Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Linda Spradling, Clerk

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$1 Mil
Hd: Linda Holmes, TO

Naperville

FIRSTAR NAPER BANK, N.A.
P.O. Box 210 60566
708/983-8800 Tr$75 Mil
Hd: Edward W. Bozett, SrVP
PersTr: William McShane, AsstVP
EmplBen: Dale A. Jordan, VP

HARRIS BANK NAPERVILLE
503 N. Washington St. 60565
312/420-3546 Tr$53 Mil
Hd: Mark E. Rice, VP&TO
PersTr: Bradle[illegible] Kreiter, TO
TrInv: Jeffre[illegible] [illegible]dwell, TO

New Berlin

WARREN-BOYNTON STATE BANK
P.O. Box 19 62670
217/488-6091 Tr$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 W. Maple St. 60451
815/485-7500 Tr$3 Mil
JoAnn Gleason, TO

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Normal

THE PEOPLES BANK
210 Broadway 61761
309/452-1171 Tr$12.507 Mil
Hd,PersTr,CorpTr: Owen Mair, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northfield

NBD TRUST COMPANY OF ILLINOIS
400 Central Ave. 60093
708/441-4000
(Trust Office of NBD Trust Company of Illinois, Evanston)
PersTr: James Maurer, TO

Oak Brook

OAK BROOK BANK
2021 Spring Rd. 60521
708/571-1050 Tr$35 Mil
Hd: Katharine Blumenthal, SrVP&TO
Laura Hughes, AsstVP

Oak Park

FIRST BANK OF OAK PARK
11 W. Madison St. 60302
708/386-5000 Tr$10.5 Mil
Hd: Fredric W. Meek
LandTr: Judith E. Lewis
TrOpers: Jennie Caporale

THE FIRST CHICAGO BANK OF OAK PARK
1048 Lake St. 60301-1185
312/383-1000
(Office of First Chicago Trust Company of Illinois)
Thomas S. Palmer, VP
M. Gail Fitzgerald, VP
Dennis J. Carrara, TO

FIRST CHICAGO TRUST COMPANY OF ILLINOIS
1048 Lake St. 60301-1194
312/524-3500 Tr$450 Mil
(Offices in The First Chicago Bank of Mount Prospect & The First Chicago Bank of Oak Park)
Hd: Thomas S. Palmer, Pres&CEO
Adm: M. Gail Fitzgerald, SrVP
TrInv,ComTrF: Frederick L. Hennings, SrVP
EmplBen: David F. Giesen, VP
TrOpers: Linda M. Tortorich, AsstVP
Nb: Thomas J. Clark, SrVP

First Colonial
Trust Company

FIRST COLONIAL TRUST COMPANY
104 N. Oak Park Ave. 60301
708/383-2299 Tr$275 Mil
(Trust Branches in Chicago, Elmhurst and Vernon Hills)
Hd: Frank J. Roth, Pres
Robert R. Lapardo, SrVP
Gary R. Bennett, VP/Opers&Treas
Mary Rooney, VP
Donald Bonistalli, VP

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
708/848-6700 Tr$45 Mil
Hd,PersTr,TrInv,TrOpers,Nb,TDP:
Ramona Zavattaro, VP&TO
Nb: Dolores Shea, TO

Oakbrook Terrace

FIRSTAR TRUST COMPANY OF ILLINOIS
One Lincoln Centre, Ste. 1095 60181
708/916-2950
Hd: H. Gary Martin, Pres
PersTr,CorpTr,EmplBen: Laura E. Schlies, SrTO
TrInv: Bruce R. Laning, SrIO
Nb: D. Nicholas Manocheo, VP

O'Fallon

FIRST BANK OF ILLINOIS
200 S. Lincoln Ave. 62269
618/632-3664 Tr$22 Mil
Hd: Donna Kloustermeyer, TO
Don Fitzgerald
John Rohleder
Ernie Chappel
Ann Goodin
Scott Emmett
Trisha Moeller
Carol Seybold
Cheryl Beard

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$2 Mil
Kerry A. Bell, Pres&TO
Hd: Carolyn J. Sadler, SrVP&TO
TDP: Sharon K. Stevens, VP&Csh

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Wayne Houchin, TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$6 Mil
Hd,TrInv: Lawrence J. Weber, Sr., Pres&TO
TrOpers: Sandra Purdy, TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 262 Tr$28 Mil
Hd: Donald J. Harris, VP&TO
David Turk, TO
Mary Anderson, AsstTO
Janice Stalter, AsstTO

Palatine

FIRST BANK & TRUST CO. OF ILLINOIS
300 E. Northwest Hwy. 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr,CorpTr,LandTr,TrOpers:
Gloria Rackow, AsstTO

SUBURBAN NATIONAL BANK OF PALATINE
P.O. Box 39 60078
312/359-1070 Tr$45 Mil
Hd: Daniel L. Curry, SrVP&TO

Palestine

FARMERS STATE BANK
P.O. Box 218 62451
618/586-5201 Tr$3.3 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, ExecVP,Csh&AsstTO

Palos Heights

PALOS BANK & TRUST CO.
12600 S. Harlem Ave. 60463
708/448-4115 Tr$23 Mil
Hd,Nb,TrInv: Jeffrey C. Scheiner, VP&TO
PersTr: Barbara A. Danaher, AsstTO
TrOpers: Michelle P. Spruit, TrMgr
LandTr: Mary Kay Burke, LandTrAdm

WORTH BANK & TRUST
11850 S. Harlem Ave. 60463
708/448-6500 Tr$10 Mil
(Branch in Worth)
Hd: Richard T. Topps, VP&TO
Admin,Inv: Kirk E. Rascher, AsstTO
TrOpers: Mary T. Ciciora, Mgr

Paris

CITIZENS NATIONAL BANK
110-114 W. Court St. 61944
217/465-7641 Tr$36 Mil
Hd,TrInv,Nb: Joseph L. McDaniel, SrTO
PersTr: John Carrington, AsstTO
TrOpers,TDP: Sabrina Funkhouser, Adm.Asst
Robert Mewes, FarmDir&AsstTO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
LandTr,TrOpers,Nb: Tom Olen, AsstVP&AsstTO
Geraldine Cooper, VP&AsstTO
Carolyn Sime, AsstVP&AsstTO

NBD TRUST COMPANY OF ILLINOIS
One S. Northwest Hwy. 60068
312/399-4100
(Trust Office of NBD Trust Company of Illinois, Evanston)
PersTrMgr: Mary D. White, VP&TO
EmplBenMgr: James L. Coryell, VP&TO

Pekin

AMCORE TRUST COMPANY, PEKIN
111 N. 6th St., P.O. Box 249 61555-0249
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, VP&TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-0265 Tr$76 Mil
Hd: Henry A. Jones, VP&TO
PersTr: Delores M. Eagleston, AsstVP&TO
Jeffrey A. Lange, TO

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5590 Tr$900 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
Cathy S. Butler, VP
Prob: David H. Welch, VP
TrInv: L. Edward Knox, AsstVP
EmplBen: Howard P. Gallatin, VP
BusDev,Nb: Patti A. Abel, TBDO
TrOpers: Anna M. Reliford

FIRST NATIONAL BANK OF PEORIA
416 Main St. 61602
309/676-1311 Tr$210 Mil
Hd: David J. Zimmer, VP&SrTO
PersTr: Richard A. Ballor, AsstVP&SrTO
TrInv,ComTrF: Thomas C. Biever, VP&SrIO
EmplBen: Bernard R. Filzen, AsstVP
TrOpers: Sherry Wolfe

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$300 Mil
Hd: Dale L. Sielaff, SrVP
PersTr,EmplBen: Kevin H. Jones, VP&SrTO
Prob: Margaret A. Mistic, AsstVP&TO
TrInv: Dennis J. Zuchowski, VP&SrInvO
Taxes: JoAnn Harlan, TO
TrOpers: Betty L. Meyers, VP&TO
Nb: Kathleen T. Masching, AsstVP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S.W. Adams St. 61602
309/676-0521 Tr$11 Mil
Hd: William E. Smith, Jr., TO
Kathryn Schindler, VP&AsstTO

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Richard Wendt, Pres&TO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7715 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Lew L. Hultgren, VP&TO

Piper City

STATE BANK OF PIPER CITY
4 E. Peoria, P.O. Box 128 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Borgmann, AsstTO

ILLINOIS (Cont'd)

Pittsfield

FIRST BANK
P.O. Box 498 62363
217/265-2176 Tr$8 Mil
C. W. Losche, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$40 Mil
Hd,Nb: Richard M. Winters, Pres&TO
Myron L. Otto, SrVP&TO
FM: H. Wayne Taylor, VP&TO
John Marshall, AsstTO
PersTr,CorpTr,TrInv,EmplBen,TrOpers:
Paul S. Miller, TO
TrOpers,TDP: Norma Weaver, TO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$47 Mil
C. Dean Easton, Pres&CEO
Richard Hiatt, VP&TO
Marcia E. Cox, AsstVP&AsstTO
Farm: Don Lambert, FM
Brent Crane, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$80 Mil
Hd,Nb: Randall T. Rimington, SrVP&TO
PersTr,TrInv: Wanda Nelson, AsstVP&TO
CorpTr: Karen Hanson, AsstTO
EmplBen: Dan Wadle, JD
TrOpers: Glenna Jones

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$18 Mil
Hd: Charles W. Gebhardt, VP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr$2 Mil
Hd: Kayleen Clelland, TO

Quincy

BOATMEN'S BANK OF QUINCY
531 Hampshire St. 62301
217/228-6230 Tr$60 Mil
Frank R. McFarland, SrVP&TO
Audrey K. Viar, SrTO
EmplBen: John M. Braund, AsstTO

FIRST BANKERS TRUST COMPANY
1201 Broadway 62301
217/228-8060 Tr$34 Mil
Donald K. Gnuse, Pres&TO
Carmen Walch, TO
Elenora Williams, TO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62306
217/223-7300 Tr$170 Mil
Hd,PersTr,CorpTr,Prob,TrInv,EmplBen,Nb:
Lyle L. Dake, VP&SrTO
PersTr: Jo Ann Wilmott, TrAdmO
Tamara Reed, TrAdm
TrOpers: Mary Schnelle, TOpAsst
Farm: David Spencer, AsstVP&FM
Joseph Harris, II, FarmSvcO

STATE STREET BANK & TRUST CO.
P.O. Box 141 62306
217/223-6480 Tr$18 Mil
Hd: Steve Akers, SrVP&TO
TrOpers: Joyce Fairley, AsstTO

Rantoul

BANK OF RANTOUL
201 E. Champaign, P.O. Box 67 61866
217/892-2143 Tr$10 Mil
Hd: Thomas B. Bryan, Pres&TO
Raymond R. Uken, ExecVP&TO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
708/771-2500 Tr$42 Mil
Hd,TrOpers: Anne Dunne, VP&TO

Riverside

FIRST AMERICAN BANK OF CHICAGO
(A wholly owned subsidiary of First American Bank Corporation)
15 Riverside Rd. 60546
708/442-9600 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Richard L. Powers, ExecVP
Joseph A. Barrett, AsstVP&TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666 Tr$13 Mil
Hd: Gregory P. Meador, ExecVP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$25 Mil
Hd: Jim Rogers, SrVP&ChTO
David Musgrave, Pres&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Hwy. 61068
815/562-5571 Tr$3.4 Mil
Hd: Theodore L. Tilton, SrVP

Rock Falls

ROCK FALLS NATIONAL BANK
300 First Ave. 61071-0351
815/625-0520
Hd: Alan Connelly, TrInvO

Rock Island

FIRST OF AMERICA TRUST COMPANY
100 17th St., P.O. Box 4210 61201
309/793-9321 Tr$220 Mil
Hd: W. R. Hefter, SrVP&TO
PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: Don Massey, TO
TrOpers,TDP: K. S. Speck, TO

THE ROCK ISLAND BANK
230 18th St., P.O. Box 4870 61204-4870
309/794-1120 Tr$50 Mil
Bryant Goodall, VP&TO
Rebecca Bitting, AsstTO

Rockford

AMCORE TRUST COMPANY, ROCKFORD
501 Seventh St., P.O. Box 1537 61110-0037
815/961-7119 Tr$1.6 Bil
Hd: Glen W. Wilson, Pres&CEO
PersTr: Jay R. Maddox, SrVP
CorpTr,TrOpers: Lois Barton, VP
TrInv: Jay F. Evans, SrVP
Dean Countryman, VP
ComTrF: Darrell Thompson, VP
EmplBen: Lillie L. Rude, SrVP
Nb: M. Liza Linden, AsstVP

BELVIDERE NATIONAL BANK & TRUST COMPANY
Trust Division
Alpine Financial Center
1700 N. Alpine Rd. 61107-1450
815/395-6500
(Branch of Belvidere)
Suzanne Bennett, TrRep

FIRST OF AMERICA TRUST CO.
4615 E. State St., P.O. Box 1628 61110-0128
815/968-3761 Tr$470 Mil
(Branches in Bannockburn and Kankakee)
Hd,PersTr,CorpTr,Nb: Lee R. Mayer, SrVP&TO
EmplBen: Marcia L. Mueller, AsstVP&TO
Nb: Kent Abbey, NbRep

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/987-3720 Tr$343 Mil
Hd,Nb: Thomas M. Lower, SrVP
PersTr: Glenn D. Ahrens, VP
Barbara A. Stauffer, VP
Kenneth D. Bruning, AsstVP
Gregory G. Downey, AsstVP
TrInv: Robert D. Eversman, VP
EmplBen: Mary S. Powell, VP
TrOpers: Thaddeus J. Dutkiewicz, AsstVP

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 W. State St.
P.O. Box 464 61105
815/987-2110 Tr$110 Mil
Hd: Peter M. Wolters
PersTr,CorpTr: Carolyn M. Allison, VP&TO
TrInv: Edward M. Rounds, VP&TrInvO
EmplBen: Marianne Epps, TO
TrOpers: Laura Harker, TrAdm

Roselle/Schaumburg

HARRIS BANK ROSELLE
2401 W. Schaumburg Rd., Schaumburg 60194
708/307-2830 Tr/u$25 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstVP&TO

St. Charles

HARRIS BANK-ST. CHARLES
Trust Center
1399 E. State St. 60134
708/232-0605 Tr$108 Mil
Hd: Carl W. Rudolph, SrVP&TO
Cheryl Fair, VP&TO
TrOpers: Ellyn Feltes, TO
Eleanor Oberst, AsstTO
Donald L. Lippert, AsstTO

OLD KENT BANK-ST. CHARLES, N.A.
200 W. Main 60174
312/584-5500
(Office of Elmhurst)
Debra W. Mullin, AsstVP

Salem

SALEM NATIONAL BANK
P.O. Box 10 62881
618/548-2200 Tr$5 Mil
Hd: Cheryl Beard, TO

Savanna

SAVANNA STATE BANK
302 Main St., P.O. Box C 61074
815/273-2261
Hd: Steven M. Kelley
Nb: Steven M. McIntyre

Schaumburg

FIRST BANK OF SCHAUMBURG
321 W. Golf Rd. 60196
708/882-4000
Hd: Catherine Fahey, VP&TO

Shannon

FIRST STATE BANK
1 S. Linn St., P.O. Box 85 61078
815/864-2111 Tr/u$1 Mil
Hd: Allen Woessner, TO

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 W. Main, P.O. Box 519 62565
217/774-5515 Tr$12 Mil
Hd: Robert M. Pancoast, SrVP&TO
TDP: Cheryl L. Roley

SHELBY COUNTY STATE BANK
130 S. Morgan St., P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Janet Reynolds, AsstTO
David Price, FM

Skokie

THE COLE TAYLOR BANK
4400 Oakton St. 60076
708/674-4400
(Branch of Chicago)
Nb: Carol Ennis, VP&TO

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American Bank Corp.)
4949 Old Orchard Rd. 60077
708/679-2200 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagel, AsstVP&TO
I. A. Backstrom, VP&TO
Richard A. Bennett, AsstVP&TO

NBD TRUST COMPANY OF ILLINOIS
8001 Lincoln Ave. 60077
708/673-2500
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Richard M. Jung, VP&TO

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
16178 S. Park Ave., P.O. Box 366 60473-1524
312/333-2600 Tr$32 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, SrVP&TO

★Springfield

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7358 Tr$350 Mil
Hd: Albert J. Gardner, VP&ChTO
PersTr: Jennifer Johnson-Rahn, AsstVP&TO
CorpTr: Keri Ratliff, TO
TrInv,ComTrF: G. E. Gifford, VP
CorpTr,TrOpers: Patricia Cook, VP
EmplBen: Lorraine Zenge, TO
Nb: Linda Waldron
TDP: Ed Ely
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

FIRST OF AMERICA BANK AND TRUST
3019 Chatham Rd. 62704
217/787-3686

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

FIRST OF AMERICA TRUST COMPANY
One Old Capitol Plaza North 62705
217/753-7200 Tr$239 Mil
Hd,EmplBen: A. Richard Seminaro, SrVP
PersTr: Theresa M. Kean, AsstVP&TO
Diane C. Smith, TO
CorpTr: Elizabeth A. Wisnosky, TO
TrInv: Robert K. Phillips, TrInvO
EmplBen: William J. Albach, AsstVP&TO
TrOpers: Lyn Mottar, TOpSupv

MAGNA TRUST COMPANY
Springfield Trust Center
1825 S. 6th St. 62703
217/525-6436
(Trust Office of Belleville)
S. Greg Johnson, VP&CtrMgr
Patricia Wycoff, TO

MARINE BANK OF SPRINGFIELD
East Old State Capitol Plaza 62701
217/525-9745 Tr/o$1 Bil
(Branches in Marine Bank-Bloomington/Normal, Marine Bank of Monticello & Marine Bank-Champaign/Urbana)
Hd: Michael O. Gibson, SrVP
TrInv,ComTrF: Thomas W. Kienzler, VP
PersTr,CorpTr: David R. Milling, AsstVP
EmplBen: Michael W. Ference, VP
TrOpers: Rex A. Alexander, VP
Farm: Dale D. Hedrick, VP

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-3100 Tr/u$4 Mil
Hd,PersTr: Claude Hudson, Pres&TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$113 Mil
Hd,EmplBen,TrInv,Nb: John R. Kuczynski, SrVP
PersTr,Est: Wallis A. Adell, TO
EmplBen,Tx: Linda Perry, TO
TrOpers: Onnadine Hosler, TOpO

FIRST NATIONAL BANK
305 Fourth Ave. 61081
815/626-0045 Tr$23 Mil
Hd: Thomas A. Densmore, VP&TO
PersTr,EmplBen: Judith Schott, AsstTO
TrOpers: Deb Oldham

Streator

FIRST MIDWEST BANK/ILLINOIS
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
Richard Geschwind, TO

UNION BANK/STREATOR
201 E. Main St. 61364
815/673-3333 Tr$32 Mil
Hd: Richard A. Fahrenkrug
TrOpers: Phillip E. Martin, AsstVP&TO
Nb: Shirley A. Smith, AsstVP&AsstTO

Sublette

FARMERS STATE BANK
P.O. Box 20 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$2 Mil
Hd: Harry Wilson, Chm,CEO&TO
Roger W. Tice, Pres&AsstTO

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1.136 Mil
Robert A. Lemier, TO
Barbara J. Burtcheard, AsstTO
Stephen G. Corzine, AsstTO

Sycamore

FARMERS & MERCHANT BANK
124 S. Main St. 60178
815/895-9121
Hd: Duane Munster

THE NATIONAL BANK & TRUST CO. OF SYCAMORE
230 W. State St. 60178
815/895-2125 Tr$137 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&FM
PropMgt: James M. Kirby, VP&Sec
EmplBen: Sharon Z. Fesler, VP&AsstSec
David Van Buren, AsstVP
TrOpers: Janice C. Taylor, TOpMgr
Nb: Diane Florschuetz, AsstTO

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$30 Mil
Hd,TrInv: Robert W. Slaybaugh, II, VP&TO
PersTr,EmplBen: Bonnie Bruns, VP&TO
TrOpers: Deborah Jostes, AdmAsst

Tinley Park

HERITAGE TRUST COMPANY
17500 S. Oak Park Ave. 60477
703/614-0390 Tr$38 Mil
Joyce V. Cunningham, SrVP&TO
Cynthia T. Sikora, AsstVP&TO
LandTrust: Linda Lutz, LandTrSupv
EmplBen: Lynda Blust, TrAdmin

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Tuscola

FIRST NATIONAL BANK & TRUST CO. OF DOUGLAS COUNTY
100 N. Main St., P.O. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$2.0 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers,EmplBen: Lloyd A. Murphy, VP&AsstTO

Urbana

FIRST BUSEY TRUST & INVESTMENT CO.
P.O. Box 69 61801
217/384-3257 Tr$180 Mil
Hd,TrInv,ComTrF: Gene Grandone, Pres&CEO
PersTr,CorpTr: Glen Paine, ExecVP&COO
Farm: Tom Wiggins, VP&FM
EmplBen: Scott MacAdam, VP
TrOpers: Debra Trulock, TOpO
Nb: W. E. Burgard, SrVP&TO
TDP: Greg Fink, InfSvcsO

81% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

ILLINOIS (Cont'd)

Vandalia

FIRST BANK OF ILLINOIS
P.O. Box 130 62471
618/283-2211 Tr/o$5 Mil
Hd: Donna Kloustermeyer, TO
Don Fitzgerald
John Rohleder
Ernie Chappel
Ann Goodin
Scott Emmett
Trisha Moeller
Carol Seybold
Cheryl Beard

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$20 Mil
Hd: Thomas G. Diekroeger, ExecVP&TO
Carol Williams, AsstTO

Vernon Hills

FIRST COLONIAL BANK OF LAKE COUNTY
850 N. Milwaukee Ave. 60061
708/816-1444
(Branch of Oak Park)
Robert Lopardo, SrVP

Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$13.8 Mil
Hd: Thomas James, SrVP&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 619 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, Pres&TO

STATE BANK OF VIRDEN
103 S. Springfield, P.O. Box 70 62690
217/965-3344 Tr/u$1 Mil
Hd: Larry J. Herron, TO
Joyce Coe, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 18 62691
217/452-3041 Tr$6 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

FIRST TRUST & SAVINGS BANK
120 E. Walnut 60970
815/432-2494 Tr$9 Mil
Hd: Warren Hansen, ExecTO

WATSEKA FIRST NATIONAL BANK
216 S. Fourth St., P.O. Box 447 60970
815/432-3977 Tr$15 Mil
Hd: John Rodda
Debbie Gudeman

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 W. Liberty St. 60084
312/526-6604 Tr$.5 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
708/623-9000 Tr$38.5 Mil
Hd,PersTr,Nb: David B. DeSalvo, VP&TO
PersTr,LandTr,Nb: Sandra L. Shinsky, TO
TrOpers: Susan C. Gavinski, TOpO

BANK OF NORTHERN ILLINOIS, N.A.
(Formerly First National Bank of Waukegan)
1 S. Genesee St. 60085
708/623-3800 Tr$6.5 Mil
Hd: Raymond A. Eiden, Chm&TO
Catherine Biancalana, AsstTO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
708/244-6000
Hd: Jon W. Boswell, TO

NORTHERN STATES TRUST COMPANY
3233 Grand Ave. 60085
708/623-3233 Tr$170 Mil
Hd,Nb,EmplBen,CorpTr: G. David Smith, Pres
CorpTr,EmplBen,ComTrF,TrInv: Linda J. Nelson, VP&TO
PersTr,TrOpers,Nb: Carol L. Passalaqua, AsstVP&TO
EmplBenAdm: Catherine A. Brolley, TO

Weldon

WELDON STATE BANK & TRUST
P.O. Box 129 61882
217/736-2294
Hd: Richard E. Colbert
PersTr: Don Hermann

Wellington

WELLINGTON BANK FACILITY
(a Division of Community Bank)
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
(Branch of Hoopeston)
Hd: E. Alan Bugg, Pres&CEO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
Wayne Kuntze, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: Richard J. Worzala, ExecVP
Joachim J. Brown, TrCoun

Wheaton

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-7767 Tr$550 Mil
(Branch in Batavia)
Hd,Nb: Douglas G. Eyles, VP
PersTr: Ruth M. Bowen, VP
TrInv,ComTrF: William E. Norris, AsstVP
EmplBen: Janice A. Lorenz, VP
TrOpers: David M. Augustyn, VP

NBD TRUST COMPANY OF ILLINOIS
211 S. Wheaton Ave. 60187
708/665-0300
(Trust Office of NBD Trust Co. of Illinois, Evanston)
TrMgr: Albert C. Koontz, SrVP&TO

Wheeling

THE COLE TAYLOR BANK
350 E. Dundee Rd. 60090
708/537-0020
(Branch of Chicago)
Phyllis Lindstrom, VP&TO
Nb: Carol L. Ennis, VP&TO

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: John E. O'Neal, Pres&TO
Richard L. Kohl, CPA,VP&AsstTO

Wilmette

FIRST ILLINOIS BANK OF WILMETTE
1200 Central Ave. 60091
312/251-8100 Tr$84 Mil
Hd: Charles N. Goodnow, SrVP&TO
Mgr: Olga Stokes, VP&TO
Mktg: Theodore R. Storlie, VP
TrInv: John Jenkins, VP
PersTrAdm: Deborah Poulds, Csh&SVO
TrOpers: Bonnie Brown, TOpO

Winnetka

HARRIS BANK
520 Green Bay Rd. 60093
312/441-4444 Tr$185 Mil
Hd: John D. O'Malley, ExecVP
PersTr: Keith C. Erickson, SrVP
TrOpers: Paula Connolly, TrAdmin
Anna Gordon Schenn, AsstTO
Pat Ericksen, AsstTO

FIRST CHICAGO BANK OF WINNETKA
791 Elm St. 60093
708/441-4100 Tr$2.0 Mil
Lynda Anderson, Pres
Carol C. Pell, VP-Tr
Anita E. Morris, AsstTrAdm

Woodstock

AMCORE TRUST COMPANY
225 W. Jackson St., P.O. Box 549 60098-0549
815/338-6200

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$23 Mil
Hd: He[illegible] W. Dakin, VP&TO
TrOpe[illegible]rbara Japp, AdmAsst

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
708/488-6500
(Branch of Palos Heights)
Hd: Richard T. Topps, VP&TO
Admin,Inv: Kirk E. Rascher, AsstTO
TrOpers: Mary T. Ciciora, Mgr

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Duane Brammer, ExecVP
Virginia Ford, Csh

The Directory of Trust Institutions is included in a T&E subscription!

Include
Your Logo
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INDIANA

Akron

FIRST BANK
P.O. Box 217 46910
219/893-4531
Hd: Larry Car, Pres

Albion

CAMPBELL & FETTER BANK
P.O. Box 5 46701
219/636-2171
Hd: Linda Weber, TO

Alexandria

CITIZENS BANKING CO. OF ALEXANDRIA
101 N. Harrison St., P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
Hd: James Stretelmeier, TO
COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: E. Nicholas Spreen, Pres&TO

Anderson

ANDERSON BANKING CO.
931 Meridian Plaza 46015
317/646-5443 Tr$106.3 Mil
Hd: Robert L. Gustin, VP&SrTO
PersTr: James S. Stuart, TO
Joseph H. Riedel, TO
TrInv: William J. Kennedy, IO
Ronald C. Stemen, AsstIO
EmplBen: John Meyers, TO
TrOpers: Nancy K. Hooker, TOpO
CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Edward Huffman, VP&SrTO
PersTr,CorpTr,TrInv,EmplBen:
Jodi Hicks, TO
Susan Taylor, EmplBenO
STAR TRUST COMPANY
P.O. Box 967 46952
317/672-9671 Tr$35 Mil
Hd: Jack Goddis, Pres
PersTr,CorpTr,TrInv,Nb:
P. L. Gregory, SrVP&TO
Tudor Glassburn, SrVP&TO
EmplBen: Jeanne S. Revord, TO
TrOpers,IDP: Margaret E. Sones, AsstVP&TO

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr/u$1 Mil
Lossie Z. Simpson, AsstTO

Attica

BANK OF WESTERN INDIANA
P.O. Box 280 47918
317/762-6721 Tr$9.3 Mil
(Branch of Covington)
Bonnie Mayfield, VP&TO
CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
William C. McAdams, VP&TO
Raymond G. Smyth, AsstVP&TO

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$21 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb:
E. S. Zeisloft, TO
CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$5 Mil
(An affiliate of Lincoln Financial Corp.)
Hd: Gregory A. Wolf, Pres&TO
PEOPLES FSB OF DEKALB COUNTY
212 W. Seventh St., P.O. Box 231 46706
219/925-2500 Tr$1 Mil
Hd: Philip Butler, TO

Avilla

COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Batesville

BATESVILLE STATE BANK
137 S. Main St. 47006
812/934-4411 Tr/u$1.687 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin, VP
FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-BATESVILLE CENTER
P.O. Box 30 47006
812/934-2808 Tr$2.935 Mil
Hd: Barbara Kruse, AsstTO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: H. Joy Thomas, TO

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
219/589-2151 Tr$7.5 Mil
Hd: Charles E. Isch, VP

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: Ryan M. Warner, Pres

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP

Bloomington

BANK ONE, BLOOMINGTON, N.A.
P.O. Box 608 47402
812/331-6282 Tr$120 Mil
(Affiliate of Indianapolis)
DeptMgr: Ronald D. Leichter, VP&SrTO
PersTr: Mrs. Mary V. Morrisette, VP&TO
Patty S. Caswell, AsstVP&TO
EmplBen: Mrs. Rebecca W. Click, AsstVP&TO
BLOOMINGTON BANK & TRUST
P.O. Box 549 47402-0549
812/339-1131 Tr$11 Mil
Hd: David M. Snyder, VP&SrTO
Joan Ray, AsstVP&TO
MONROE COUNTY BANK
P.O. Box 2329 47402
812/336-0201 Tr$23 Mil
R. Scott Walters, VP

Bluffton

OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr$5.7 Mil
Hd: Dennis Bowman, AsstVP&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Florence R. Davis, TO
TrInv: Rita Behagg
Julia Raibley
WARRICK NATIONAL BANK
224 W. Main St., P.O. Box 31 47601
812/897-6536 Tr$39 Mil
Hd: Ronald W. Vogel, AsstVP&TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
101 W. National Ave., P.O. Box 310 47834
812/446-2581 Tr$8.8 Mil
(Branches in Clay City & Terre Haute)
Hd: Rose Mary Price, VP&TO
Charlotte Brush, Sec
RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$6.2 Mil
Hd: H. Michael Lawson, VP&TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Claudia F. Edwards

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$1.9 Mil
Hd: Fred Chappelow, SrVP&TO
Jonathan Schuck, AsstTO
PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Jeannie Wilson, TO

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 230 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$3.0 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Camden

SALIN BANK
P.O. Box 65 46917
219/686-2603 Tr$.68 Mil
Joe Jones, Pres&TO

INDIANA (Cont'd)

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Danny Coffey, Pres&CEO
Wilma Heck, AsstTO&VP

Charlestown

LIBERTY NATIONAL BANK
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$4.2 Mil
Hd,PersTr,CorpTr,TrInv,Nb: John Henderson, TO
TrOpers,Nb,TDP: Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151 Tr$50 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
John Ross Harrington, Jr., VP&SrTO
TrOpers: S. Wildhart
RE,T&T: Cynthia Carter
Nb: Sheldon Cohn

FIRST NATIONAL BANK
1500 S. Calumet Rd. 46304
219/926-7661
(Branch of Valparasio)
Hd: Steve Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia Hutchenson, AsstVP&TO

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr$3 Mil
Hd: Lynn Snyder
PersTr,CorpTr: R. E. Stangland, VP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141
(Branch of Brazil)

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr$6.8 Mil
Hd: Tudor O. Glassburn, VP&SrTO

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-2630 Tr$21.0 Mil
William A. Tucker, Jr., VP&TO
Nb: Benton E. Gates, Jr., Atty

Columbus

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1695 Tr$100.[illegible] Mil
Hd: David L. Fisher, VP&SrTO
PersTr: William A. Helmbrecht, VP&TO
CorpTr: Richard E. Harrison, TrAdm
EmplBen: Vicki F. Fillenwarth, TO

TRUSTCORP BANK, COLUMBUS N.A.
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$32 Mil
Hd,PersTr,TrInv,EmplBen,Nb:
Richard K. Wheeler, VP&TO
CorpTr,TrOpers: Phyllis Hole, TO

Connersville

FAYETTE BANK & TRUST CO.
A Merchants National Company
536 Central Ave. 47331
317/825-2124 Tr$27.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen:
Henry D. Orschell, VP&SrTO
TrOpers: Carmen Gibbons

THE FIFTH THIRD BANK OF EASTERN INDIANA
531 Central Ave., P.O. Box 225 47331
317/825-0546 Tr$14 Mil
Hd: Richard W. Hankins, VP&SrTO

Corydon

LIBERTY NATIONAL BANK & TRUST COMPANY OF INDIANA
P.O. Box 37 47112
812/738-2185 Tr$11 Mil
Hd: Bette J. Purucker, SrVP&TO
John C. Ragland, Pres,CEO&ChmBd
TrOpers,TDP: Janice Jones, AdmAsst

Covington

BANK OF WESTERN INDIANA
401 Washington St., P.O. Box 208 47932
317/793-4846 Tr$9.3 Mil
(Branches in Attica, Hillsboro & Kingman)
Hd: Bonnie Mayfield, VP&TO

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: Luke White, Pres&TO

Crawfordsville

BANK ONE, CRAWFORDSVILLE, N.A.
P.O. Drawer 687 47933
317/362-1100 Tr$58 Mil
(Branch of Indianapolis)
Mgr: Ken Newnum, VP&TO
Karen Harshbarger, TO

ELSTON BANK & TRUST CO.
a Merchants National Company
132 E. Main St. 47933
317/362-3400 Tr$40 Mil
Hd: Marsha J. Gephart, VP&TO
EmplBen: Alecia Brady
TrOpers: Jackie Thompson, TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE FIRST BANK OF WHITING
117 E. Joliet 46321
219/663-5100 Tr$126 Mil
(Branch of Highland)
Carolyn Mayer, TO

GAINER BANK
115 S. Court 46307
219/662-3135
(Branch of Gary)
T. Trainor, TSO

LAKE COUNTY TRUST CO.
(Land Trust Only)
P.O. Box 110 46307
219/663-2289 Tr/u$1 Mil
Hd: J. M. Yonkman, Pres

Culver

NORCEN BANK
P.O. Box 71 46511
219/842-3321 Tr$8 Mil
Karen Mendenhall, VP&SrTO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$1 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

Danville

THE HUNTINGTON NATIONAL BANK OF INDIANA
P.O. Box 209 46122
317/745-6414 Tr$20 Mil
Hd: Ron Hasslar, Mgr

MID STATE BANK OF HENDRICKS COUNTY
P.O. Box 119 46122
317/745-4435 Tr/o$1.670 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers:
Douglas K. Philips, SrVP&TO
EmplBen: Pamela Cole, VP

Decatur

FIRST STATE BANK
P.O. Box 500 46733
219/724-3151 Tr$13.2 Mil
Hd: Glen Jenkins, SrVP&TO
TrOpers: Agnes Daniels
Janice Schlemmer, TO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1000 Tr$24.2 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST BANK
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Elkhart

AMERITRUST NATIONAL BANK
301 S. Main St. 46515
219/295-2000 Tr$313 Mil
Hd: Michael W. Shade, VP
PersTr: Daniel G. Areaux, VP
TrInv: Lawrence E. Miles, VP
EmplBen: Bernice A. Simms, VP
TrOpers: Sherrill A. Brown, AsstVP
Nb: Cheryl R. Cooper, VP

MIDWEST COMMERCE BANK
Franklin at Second 46516
219/294-6621 Tr$345 Mil
(An affiliate of NBD Bancorp Inc., Detroit, MI)
Hd,PersTr: Pamela J. Mitchell, SrVP&TO
PersTr: John Klehfoth, VP&TO
CorpTr: Cynthia Ann Snyder, AsstVP&TO
TrInv: Thomas M. Ertel, SrVP&Csh
EmplBen: Teri S. Fredericks, VP&TO
TrOpers: David M. Sands, VP&TO
EstAdm: Claire F. Heaton, VP&TO
Nb: Victor A. Melchiorre, Jr., AsstVP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/333-2228 Tr$1.0 Mil
Hd: Robert Baker, TO

Elwood

SECURITY BANK
125 S. Anderson St., P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Thomas Cassidy, Pres

Evansville

CITIZENS NATIONAL BANK
Trust Dept. - Box 719 21P 47705
812/464-3215 Tr$516.1 Mil
Hd,PersTr: Michael A. Doris, SrVP&SrTO
PersTr: Sharon R. Grabert, TO
Nb: Joan F. David, TBDO
TrInv,ComTrF: Bruce Meythaler, VP&MgrTrInv
TrInv: Steve Appel, VP&TrInvO
Neal A. Smith, TrInvO
TrOpers: Reynold A. Mazzocco, VP
PersTr: John O. Wells, VP&TO
EmplBen: D. Terry Anderson, AsstVP&MgrEBT
James W. Schmidt, AsstVP

NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$266 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
CorpTr: Jean Hadley, TO
TrInv,ComTrF: James J. Marchino, TO
PersTr: Charles B. Michaels, VP&TO
TrOpers,Tx: David K. Boink, TO
Nb: Lezlie J. Simmons, VP&TO

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$600 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv: William Kelley, SrVP&TrInvO
EmplBen: Charles Seltzer, TO
Nb: Joyse Kramer
Michael Finn

Fairmount

CITIZENS EXCHANGE BANK
P.O. Box 85 46928
317/948-4220
Hd: Michael J. Miller, SrVP&TO
Victor A. Selby, ChmBd

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$1.5 Mil
Hd: Tinka F. Bach, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 360 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST BANK
111 E. Henry St. 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
P.O. Box 188 46929
219/967-4151 Tr$18.1 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911 Tr/u$1 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOpers: Kathy Sollman, TO

81% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Fort Wayne

FORT WAYNE NATIONAL BANK
110 W. Berry St., P.O. Box 110 46801
219/426-0555 Tr$956 Mil
Hd: Thomas E. Quirk, ExecVP&SrTO
PersTr: Kim T. Stacey, VP&TO
CorpTr: Teresa J. Tracey, TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
TaxDept: Wm. R. O'Dell, VP&TO
Nb: Timothy J. Schmidt, AsstVP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/461-6444 Tr$1.5 Bil
Hd: Thomas W. Allen, SrVP&SrTO
PersTr: JoAnne Valentine, VP
CorpTr,EmplBen: Wayne J. Hall, VP
Prob: William Gardner, VP
TrInv: Jerry J. Harms, 1stVP
Nb: Ralph Elston, VP

SUMMIT BANK
P.O. Box 2345 46802-2345
219/427-8128 Tr$700 Mil
Hd: Richard C. Solaro, SrVP&SrTO
PersTr: Ronald B. Cassidente, VP&TO
William Coleman, TO
Maureen Grinsfelder, TO
Carolyn Parker, TO
Dama Arnold, TO
TrInv: Ned Lee, VP&IO
Willard Warwick, VP&IO
EmplBen: Leslie LaSuer, VP&EBO
CorpTr: Roberta A. Jensen, AsstVP&TO
TrOpers: Marcie Smith
Mktg: Joseph A. Byers, AsstVP&TO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr$6.1 Mil
Hd,EmplBen,TrOpers: Kenneth W. Deckard
PersTr,CorpTr,TrInv,ComTrF,Nb,TDP:
Anne Molter
Steven T. Pettet

Frankfort

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$30 Mil
Hd: Judson J. Costlow, VP&TO

SUMMIT BANK
P.O. Box 309 46041
317/659-3383 Tr$52 Mil
Hd: Philip L. Birge, VP&TO
TrOpers: Julia Werner, AsstVP&TO

Franklin

AMERITRUST BANK, JOHNSON COUNTY
101 E. Jefferson St. 46131
317/736-3116 Tr$12 Mil
Hd: Roger McGinnis, AsstVP&TO

BANK ONE, FRANKLIN
34 W. Jefferson St. 46131
317/736-2498
(Branch of Indianapolis)
Mgr: C. Michael Ramsey, AsstVP&TO

French Lick

SPRINGS VALLEY BANK & TRUST CO.
P.O. Box 191 47432
812/936-9961 Tr$65 Mil
Hd: Jean Bird, VP&TO
Bonnie Cox, AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Pres&TO

Garrett

GARRETT STATE BANK
120 W. King P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabill, Pres&TO
Larry Hamilton, ExecVP&AsstTO

Gary

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$676 Mil
Hd: M. A. Warshauer, SrVP
DptyHd: M. V. Riley, VP
PersTr,Agcy,ComTrF: Barbara Rakos, VP
EmplBen: K. J. Ryan, VP
Lisa Taylor
TrOpers: S. Smith, TSO
CorpTr,Prob: Trish Sarkisian
Nb: Michael V. Riley
TDP: Jane Nelson

Gas City

STAR TRUST COMPANY
301 E. Main St. 46933
317/662-3911
(Branch of Marion)
Dennis Banks, AsstVP&AsstTO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: W. Thomas Shoemaker, Pres&TO

Goshen

MIDWEST COMMERCE BANK
401 S. Main St. 46526
219/533-2175
Hd: Rodney D. Diller, VP&TO
Admin: Curt Manion

SOCIETY BANK, INDIANA
101 S. Main St. 46526
219/533-2131
(Offices in Angola, Elkhart, Wakarusa & Warsaw)
Hd,Nb: Walter Welay, VP&SrTO
TrInv: James Lothary
PersTr,Est,Adm: Beverly Connelly, TO
EmplBen: Shari N. Baumann, TO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/653-4161 Tr$33 Mil
Hd: Jerry L. Williams, VP&TO
TrAdm: Judy Hudkins, AsstTO
Beth Flint, AsstTO

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$16 Mil
Hd: Joe Ferguson, SrVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, Pres&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$14 Mil
Hd: Joseph A. Smith, VP&TO

INDIANA (Cont'd)

Greensburg

FIFTH THIRD BANK SOUTHEASTERN INDIANA
P.O. Box 66 47240
812/663-2265 Tr$9.5 Mil
Hd: James Sturges, TO
TrOpers: Karen S. Matlock, TO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-4711 Tr$18.7 Mil
James H. Biddle, VP&SrTO
Helen Parker, TO

Greenwood

BARGERSVILLE STATE BANK
P.O. Box 70 46142
317/887-6688 Tr$5.5 Mil
Hd: David M. Snyder, VP&SrTO
Molly J. Beach, AsstTO

NATIONAL BANK OF GREENWOOD
a Merchants National Corporation
300 S. Madison Ave., P.O. Box NBG 46142
317/882-3537 Tr$40 Mil
Hd,PersTr,TrInv,CorpTr,Nb,EmplBen:
Pat Van Valer, VP&SrTO
TrOpers,Nb,EmplBen,TrInv,CorpTr:
Marilyn Belcher, TO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46320
219/932-6900
Hd,Prob,PersTr: Cletus F. Epple, ExecVP&SrTO
Barry E. Sloat,VP&TO
Debra K. Luke, TO
TrInv: Thomas E. Paxson, VP&TrInvO

MERCANTILE NATIONAL BANK OF HAMMOND
5243 Hohman Ave. 46325
219/932-8220
Hd: Patrick Callahan, SrVP&ExecTO
PersTr: H. F. Smiddy, SrVP&TO
Edward A. Studzinski, TrInvO
PersTr&REMgr: Louise Johnson, TO
TrOpers: Claudia Antonietti, AsstGenMgr&TOpO

Hartford City

TRUSTCORP BANK, HARTFORD CITY
101 W. Washington St. 47348-0720
317/348-2350 Tr$9 Mil
Hd: Garry Garlish, Pres&TO
Shirley Miller, TrAdmin

Hebron

FIRST NATIONAL BANK
46341
219/996-2100
(Branch of Valparaiso)
Hd: Steven Krieger, VP&SrTO
Pat McGinley, BrMgr
PersTr: Pam Almus, TO
TrOpers: Cynthia Hutcheson, AsstVP&TO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$5 Mil
Hd,PersTr: Bruce E. Leep, Pres
Angie De Long, VP&TO

THE FIRST BANK OF WHITING
9701 Indianapolis Blvd. 46322
219/924-6400 Tr$126 Mil
(Branches in Crown Point & Valparaiso)
Hd,Nb,EmplBen: Stephan A. Ziemba, VP&SrTO
PersTr,Est,AdmGdnshp: Craig L. Hlinka, AsstVP&TO
TrInv,Agcy: R. Daniel Eichinger, InvTO
Carolyn R. Robinson, InvTO
LandTr,TrOpers: Carolyn Mayer, TO

Hillsboro

BANK OF WESTERN INDIANA
Water & Market Sts., P.O. Box 96 47949
317/798-3115
(Branch of Covington)
Bonnie Mayfield, VP&TO

Huntingburg

FIRST BANK
P.O. Box 128 47542
812/683-2515 Tr$3.2 Mil
Hd,PersTr,CorpTr: Allan Bauernfiend, VP&TO

Huntington

COMMUNITY STATE BANK
P.O. Box 1029 46750
219/356-3700 Tr$7 Mil
Richard (Ed) Knafel, TO
Joyce Stahl, AsstTO

TRUSTCORP BANK, HUNTINGTON, N.A.
354 N. Jefferson St. 46750
219/356-3100 Tr$27 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, VP&TO
Marilyn Sonner, AdmAsst
TrOpers: Sandy Windmiller

★ Indianapolis

BANK ONE, INDIANAPOLIS, NA
101 Monument Circle 46277
317/639-8181 Tr$10.9 Bil
(Branches in Bloomington, Crawfordville, Franklin, Lafayette, Marion, Merrillville, Plainfield & Richmond)
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
ASSET MANAGEMENT DIVISION
Leif E. Nulsen, SrVP&CIO
EQUITY MANAGEMENT
W. Francis Brezette, VP&IO
FIXED INCOME MANAGEMENT
Clifford A. Sheets, CFA,VP&IO
INVESTMENT RESEARCH & SECURITIES TRADING
Jeffrey W. Fountain, CFA,VP&IO
ECONOMICS
Thomas F. Wilson, Jr., PhD., VP&SrEcon
MARKETING & CLIENT RELATIONS
Phillip E. Chambers, VP&TO
INVESTMENT SERVICES DIVISION
William R. Murphy, VP&SrTO
INVESTMENT ADMINISTRATION
Karen L. Chambers, VP&TO
CORPORATE TRUST
James M. Dimitroff, VP&TO
TRUST OPERATIONS
Lawrence F. Holbrook, VP&TO
TRUST DIVISION
Eric A. Manterfield, SrVP&SrTO
TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, CFA, VP&IO
PLANNING, TAX & ACCOUNTING
John D. Wilson, VP&TO
PRIVATE BANKING DIVISION
Richard O. Ristine, VP
TRUST LEGAL COUNSEL
Thomas A. Jenkins, VP&SrTrCoun

FIRST OF AMERICA BANK-INDIANAPOLIS
5300 Crawfordsville Rd. 46224
317/241-2361
(Branch in Peru)
Hd,PersTr: Bruce D. Vandegrift, VP&SrTO
PersTr: Dan J. Padgett, AsstVP&TO
CorpTr,EmplBen: Cynthia S. Meredith, AsstVP&TO
TrOpers: Vicki West
Nb,EmplBen: Douglas L. Murray, AsstVP&TO
Nb,PersTr: Linda A. Keyt, AsstVP&TO
RetailProd: Mary A. Johnson

INB NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$5.3 Bil
Hd: Donald K. Willing, ExecVP&TO
PersTr: Herbert Bultman, 1stVP&TO
CorpTr: Robert Kocher, VP&TO
TrInv: P. Roger Kumler, SrVP&TO
InstitInv: Richard Dyer, 1stVP&TO
FI: Ralph Nowak, 1stVP&TO
TrOpers: Martin Russell, 1stVP&TO
Nb: George Buskirk, SrVP&TO
EmplBen: J. O'Donnell, VP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY OF INDIANAPOLIS
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$2.8 Bil
William H. Olds, Jr., ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&SrTO
PersAcct,Adm&TrCoun: Mary Y. Marsh, SrVP&TrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, SrVP&TO
PropMgt: Edward L. West, VP
CorpTr: Randolph J. Stierer, VP&TO
TrInv: Michael J. Burgad, SrVP&IO
Tax: Diane E. Bokelman, VP&TO
EmplBen,Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&SrTO
PersNb: Gregory P. Marquiss, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/237-8068 Tr$100 Mil
Hd,TrInv,Nb: Terry L. Young, SrVP&TO
PersTr: James A. Rice, VP&TO
CorpTr: J. Christopher White, VP&TO
EmplBen: Jennifer Manning, AsstVP&TO
TrOpers: Karen Coxeter, Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$58 Mil
Hd,CorpTr,TrInv,EmplBen:
Thomas J. Krodel, AsstVP&TO
PersTr,Est: Brian Senninger, TrAdm
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St., P.O. Box 810 47546
812/482-1314 Tr$55 Mil
Hd: Roger W. Eckerle, AsstVP&TO
PersTr: Tony Nordhoff, AsstTO
EmplBen: Bonnie Hochgesang, AsstTO

JASPER STATE BANK
P.O. Box 151 47546
Tr$11 Mil
David L. Keller, TO

Jeffersonville

CITIZENS FIDELITY BANK INDIANA
405 E. Court Ave. 47130
812/949-6670 Tr$37 Mil
Richard F. Stegemeier, VP&TO
Brenda M. Tucker, AsstVP&TO

INB TRUST CO.-SOUTH
Court & Springs Sts. 47130
812/284-7492
Gary L. Johnson, SrVP&TO

INB NATIONAL BANK
460 Spring St. 47130
812/738-3111 Tr$19.3 Mil
Hd: Cindy Walker

Kendallville

SUMMIT BANK OF KENDALLVILLE
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
(Branch of Ft. Wayne)
Hd: Jerry Kessler, VP&DirOpers

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395
(Branch of Covington)
Hd: Bonnie Mayfield, VP&TO

Knox

SOCIETY BANK
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Wyne, Pres

Kokomo

AMERITRUST BANK, HOWARD COUNTY
Main at Mulberry 46901
317/457-8111 Tr$450 Mil
Hd: Michael Lammers, VP&TO
PersTr: Joyce Astell, TO
Mark Pearson, TO
James P. White, TO
TrInv: Linda Baitz, TO
EmplBen: Thomas Mills, TO
TrOpers: Liz Donovan, Supv

FIRST NATIONAL BANK
322 N. Main St. 46901
317/459-3911 Tr$60 Mil
Hd: John P. O'Donnell, VP&TO
EmplBen: Bonnie Nicholas, TO
TrOpers: Becky Cecil, TOpSupv
PersTr: Roselyn Lewis, AsstVP&TO

STAR TRUST COMPANY
Kokomo Financial Center
1622 E. Hoffer 46904-0202
317/662-3911
(Branch of Marion)
Hd: Ted Wright, TO

Lafayette

BANK ONE LAFAYETTE, N.A.
201 Main St. 47902
317/423-0293
(Branch of Indianapolis)
Mgr: Janet Collins-Cutter, VP&TO
James Backoff, VP&TO
Alberta Barker, VP&TO
Carl Brown, VP&TO
Stephen Wright, TO
Mary Piantek

INB NATIONAL BANK, N.W.
337 Columbia St., P.O. Box 780 47902
317/423-8388 Tr$180 Mil
(Branch in Lowell)
Hd: J. Thomas Servies, VP&TO
AsstHd,PersTr: Daniel A. Lane, AsstVP&TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
EmplBen: Rick Kennedy, AsstVP&TO
TrOpers: Larry E. Suter, AsstVP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47902
317/423-7100 Tr$115 Mil
Hd: Lawrence A. Anthrop, VP&TO
TrOpers: Kimberly K. Hardebeck, TOpMgr
John K. Mandeville, Agri-busO
TrInv: Bruce Lee, IO
TrAdm: Douglas M. Wehrman, TO
Kimberly A. Loveless, AsstTO

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$12 Mil
Hd: Orea E. Mulholland, VP&TO
TrOpers: Jon Olinger, AsstTO

La Porte

FIRST OF AMERICA BANK-LA PORTE, N.A.
800 Lincolnway 46350
219/362-6171 Tr$77 Mil
Hd,CorpTr,EmplBen: Robert M. Witner, VP&TO
Hd,PersTr: Barbara J. Hoekzema, VP&TO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404
Hd,Nb: Lawrence J. Mazur, LLM,CPA,SrVP&SrTO
Gdnshp,PersTr,CorpTr,TrInv: Janet M. Klemczak
Agcy,ICAs,EmplBen: Barbara F. Papai
TDP: Karen Kneifel

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

STAR BANK, N.A. OF SOUTHEASTERN INDIANA
P.O. Box 327 47025
812/537-1212 Tr$7 Mil
Hd: Susan Smith, VP&TO
Marilyn Hane, AsstTO

Lebanon

AMERITRUST BANK, BOONE COUNTY
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers:
Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

MID STATE BANK
P.O. Box 70 46052
317/482-3300
(Branch of Zionsville)
Robert A. Duff, SrVP&TO
Linda Isenhower, TOpO

Liberty

THE FARMERS STATE BANK
P.O. Box 361 45003
317/732-3111 Tr/u$1 Mil
Hd: Helen McLaughlin, AsstCsh&TO

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERITRUST NATIONAL BANK
222 S. Cavin St., P.O. Box 100 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 N. Meridian St. 47955
317/339-4646
Hd: C. Laverne Lutes, Pres
Ronald D. Kerby, VP

Linton

PEOPLES TRUST CO.
P.O. Box 190 47441
812/847-4457 Tr$3.174 Mil
Hd,PersTr,ComTrF:
Helen Rhodenbeck, TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$18 Mil
Hd: William B. Jones, VP&SrTO
Georgie Binney, AsstVP&TO

THE FIRST NATIONAL BANK OF INDIANA
One First National Plaza 46947
219/722-8800 Tr$90 Mil
(Office in Monticello)
Hd: Russell Fry, VP&TO
Suzanne Chilcott, AsstVP&TO
Norma Flohr, AcctAdm

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

INB NATIONAL BANK, N.W.
651 E. Commercial Ave. 46356
219/696-8981
(Branch of Lafayette)
Donald Hawkins, VP&TO
Chris Jenson, AsstTO

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$100 Mil
Hd: Donald L. Hawkins, VP&TO
TrAcct: Christine Jensen
TrAdm: Patricia K. Wachter

Lynn

GREENSFORK TOWNSHIP STATE BANK
R.R. 2, Box 71 47355
317/874-2511 Tr$65
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Bruce A. Cowen, Csh&AsstTO

PEOPLES LOAN & TRUST BANK
119 S. Main St. 47355
317/874-2330
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Madison

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, VP&TO

Marion

BANK ONE, MARION, INDIANA, NA
P.O. Box 68 46952
317/668-3523
(Branch of Indianapolis)
Mgr: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, TO

STAR TRUST COMPANY
P.O. Box 967 46952
317/674-9761 Tr$30 Mil

SUMMIT BANK OF MARION
4th & Washington Sts. 46953
317/668-8111 Tr$63 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
David J. Raabe, VP&TO
PersTr,TrInv,TrOpers,Nb,TDP:
Timothy L. Faust, AsstVP&TO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$10 Mil
Hd: John O'Donnell, TO

INDIANA (Cont'd)

Merrillville

BANK ONE, MERRILLVILLE, N.A.
1000 E. 80th Place, P.O. Box 10129 46411
219/738-6179
(Branch of Indianapolis)
Mgr: D. H. Brubeck, VP&TO

Michigan City

FIRST CITIZENS BANK, N.A.
P.O. Box 800 46360
219/874-9221 Tr$208 Mil
Hd: Leon A. Dargis, SrVP
PersTr: Connie Kmetz
Susan Anderson
TrInv: Robert P. Rose, TO
EmplBen: Duane G. Mertl
TrOpers: Julie Daniels
Prob: Diana L. Alinsky

Middlebury

FIRST STATE BANK
P.O. Box 69 46540
219/825-2166 Tr$4.35 Mil
Hd,PersTr,ComTrF,Nb,EmplBen:
Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Greg Krider, TO
Randall Miller, TO
TDP: Rose Ann Seymore, VP

Milan

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-MILAN CENTER
P.O. Box 127 47031
812/654-2871 Tr/u$1 Mil
Carol Ridenour, BnkMgr

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

FIRST NATIONAL BANK OF INDIANA
116 E. Washington St., P.O. Box 659 47960
219/583-5137
(Office of Logansport)
Hd: Russell Fry, VP&TO

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$15 Mil
Hd: Gerald J. Delzell, VP&TO

Mooresville

CITIZENS BANK
P.O. Box 789 46158
317/831-0110 Tr$2.4 Mil
Hd: William B. Boyd, TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$23 Mil
Hd: G. Roger McCormick, CEO,Pres&TO
Phyllis A. Hawley, SrVP&TO

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: Walter R. Brunton, Pres&CEO
Brenda J. Thompson, TO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1330 Tr$691 Mil
Hd,PersTr: Roger W. Gilcrest, ExecVP
CorpTr,TrOpers: S. Joe DeHaven, VP&TOpO
TrInv: Mark A. Collison, VP&TrInvO
EmplBen,Nb: Gary P. Bartlett, VP&TO
Nb: Linda A. Moser, VP&TO
Taxes: Caroldon S. Merchand, TrTxO

SUMMIT BANK
220 Walnut Plaza 47308
317/747-4500 Tr$72 Mil
Hd,TrInv,ComTrF,PersTr,Nb: Gene Nibbelin, SrTO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO
Mary Phillips, TO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
(A Merchants National Corp. Subsidary)
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

CITIZENS FIDELITY BANK INDIANA
400 State St. 47150
812/949-6670 Tr$37 Mil
Richard F. Stegemeier, VP&TO
Brenda M. Tucker, AsstVP&TO

FIRST NATIONAL BANK OF INDIANA
P.O. Box 1247 47150
812/948-4475 Tr$60 Mil
Rebecca C. Biggs, VP&SrTO
PersTr: Mary Beth Tyra, TO
PersTr,CorpTr: Shirley A. Totten, AsstTO
EmplBen,TrOpers: Shirley Horner

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$25.6 Mil
Hd: G. Thomas France, VP&TO

New Palestine

FIFTH THIRD BANK OF CENTRAL INDIANA
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd: Atla Hudson, TO

Noblesville

AMERITRUST NATIONAL BANK, HAMILTON COUNTY
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF:
Mary Jane H. Cook, VP&TO
EmplBen: Linda I. Villegas, AsstVP&TO

THE HUNTINGTON NATIONAL BANK OF INDIANA
One Huntington Plaza, P.O. Box 249 46060
317/773-1650 Tr$12 Mil
(Affiliate of Huntington Bancshares, Inc., Columbus, Ohio)
Hd: Greg Sheridan
Nb: Karen Barrett

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/828-4221 Tr$4 Mil
(Branches at Koontz Lake and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK
P.O. Box 502 46962
219/982-2121 Tr$16.5 Mil
Terry Carpenter, Pres&TO
Hd: Steve Hammer, VP

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/$1 Mil
Hd: Nick Filosa, Pres
TrInv,ComTrF,TrOpers,Nb: Robert Lamaster, TO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 176 47037
812/689-4202 Tr$2 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$8 Mil
Leilani L. Mahnensmith, TO

Oxford

STATE BANK OF OXFORD
P.O. Box 46 47971
317/385-2213 Tr/u$1 Mil
Hd: Lowell Gardner, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$14 Mil
R. L. Doan, Pres&TO
Hd: Harold Minton, SrVP&TO
TDP: Clyde Barnett, AsstVP

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$4 Mil
Hd: Elke U. Baltimore, AsstVP&TO
Joyce A. Nunley, AsstTO

Peru

FIRST OF AMERICAN BANK-WABASH VALLEY
2 S. Broadway, P.O. Box 167 46970
317/486-3595
(Branch of Indianapolis)

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$16 Mil
Hd: H. Phil Tomson, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$3.5 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers,TDP:
Richard K. Branaman, TO

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr$1 Mil
Hd: Hugh A. Eskew, VP,Csh&TO
Stacey Weisman, AsstTO

Plainfield

BANK ONE, PLAINFIELD, NA
P.O. Box 158 46168
317/839-9825
(Branch of Indianapolis)
Mgr: David K. Ayers

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Louis Salla, ExecVP&TO

Portage

FIRST NATIONAL BANK
6043 Central Ave. 46368
219/762-2165
(Branch of Valparaiso)
Hd: Steven Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia Hutcheson, AsstVP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: James Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: Susan Dillon Myers, TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$20 Mil
Hd: Richard L. Huffman, VP&SrTO
TrOpers: Coral Wisner, TO

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521 Tr$5.079 Mil
Hd: Mrs. Esther Sermersheim, TO

Rensselaer

BANK ONE, RENSSELAER NA
P.O. Box 197 47978
219/866-7121
Hal D. Job, TO

FIRST OF AMERICA BANK-RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$10 Mil
Hd: Donald P. Steiner, Pres&TO
Carol S. Kessler, AsstTO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr$2.062 Mil
Hd: Deb Maxwell, TO

Richmond

BANK ONE, RICHMOND, N.A.
7th & Promenade 47374
317/935-1111
(Branch of Indianapolis)
Mgr: Ralph B. Sandvig, VP&TO
Thomas Hightshue, AsstVP&TO

PEOPLES LOAN & TRUST BANK
1817 Chester Blvd. 47374
317/962-4470
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

STAR BANK N.A.
8th & Promenade 47374
317/983-2306 Tr$270 Mil
Hd: Herbert R. Lohmann, VP&SrTO
PersTr: Thomas P. Alberts, VP&TO
TrInv: Craig M. Cunningham, AsstVP&BDO
Eric P. Schultz, TrInvO
CorpTr,EmplBen: Kim R. Kemper,
AsstVP,Corp&EBO

WAYNE BANK & TRUST CO.
P.O. Box 728 47374
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/522-1000 Tr$6.1 Mil
Hd: Jerry Baumgartner, Pres&TO

Roanoke

TRUSTCORP BANK, HUNTINGTON, N.A.
102 S. Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, VP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Bill Gordon, TO

FIRST BANK
125 E. Ninth St. 46975
219/223-3151 Tr$5 Mil
Hd: Edward W. Bellows, ExecVP
Carolyn Price, AsstTO
Larry J. Carr, AsstTO
Mary Ruth Ingram, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$6 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts., P.O. Box 167 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$4.9 Mil
Hd: Jeff Robinson, TO
TrOpers: H. Arlene Huffman, AsstTO
Lois Robinson, AsstTO

Salem

FARMERS-CITIZENS BANK
1 Public Sq., P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: Kurt E. Wilson, Pres&TO

San Pierre

AMERICAN STATE BANK
San Pierre Banking Center 46374
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr$20 Mil
Richard Golliher, TO
Marc C. Edwards, AsstTO
Linda K. Thornburg, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$40 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO
Susan E. Haskett, TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$39.5 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

AMERITRUST NATIONAL BANK
P.O. Box 510 46176
317/392-3261 Tr$1 Mil
Hd: R. W. Barger, Pres&CEO

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$32.4 Mil
Hd: Carlos E. Craven, Pres
Dorine Wolsiefer, VP&TO
Janet Roberts, AsstTO

Sheridan

SUMMIT BANK OF HAMILTON COUNTY
322 S. Main St., P.O. Box 107 46069
317/758-4481 Tr/o$9.8 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TO

South Bend

1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$700 Mil
Hd: James P. Coleman, SrVP&TO
PersTr,CorpTr: Robert B. Rountree, VP&SrTO
TrInv,ComTrF: John S. Seidl, VP&SrIO
EmplBen: R. Calvin White, VP&SrTO
TrOpers: Herbert Hueni, VP&SrTrAcctgO
Nb: Carol S. Mueller, VP&SrTO

MIDWEST COMMERCE BANK
100 E. Wayne St. 46601
219/232-6822
Hd: Leonard L. Whitfield, SrVP&TO

SUMMIT BANK OF SOUTH BEND
P.O. Box 1108 46624
219/287-5600 Tr/u$1 Mil
Hd: John Lear, Pres
Michael Heminger, ExecVP

INDIANA (Cont'd)

Southbend (Cont'd)

Society Bank, Indiana
202 S. Michigan St. 46624
219/237-5200 Tr/u$1 Bil
Hd: Mark Immelt, ExecVP
Inv: James Lothary, VP
Keith Yoder, IO
Catherine Hostetler, IO
CorpTr: Nancy King, VP
TrOpers: Alan Johnson, VP
EmplBen: Robert Coulson, VP
Gregg Johnson, TO
Shari Baumann, TO
PersTr: Hal Cleavinger, VP
Patricia Duffy, TO
William Brace, TO
Walt Weldy, SrTO
Bev Connelly, TO

VALLEY AMERICAN BANK & TRUST CO.
101 N. Main St., P.O. Box 11588 46634
219/237-4655
Hd: Roland R. Swanson, SrVP&SrTO
PersTr: Thomas J. Leland, VP&TO
CorpTr: Janet L. Dawson, VP&TO
TrInv,Nb: Gary D. Shearer, IO
EmplBen: Dallas P. Hogan, VP&TO
TrOpers: L. E. Wagner, VP

Spencer

OWEN COUNTY STATE BANK
P.O. Box 151 47460
812/829-4810 Tr$17 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FIRST FARMERS STATE BANK
P.O. Box 190 47882
812/268-3331 Tr$3.9 Mil
Betty Bohannon, AsstTO

SULLIVAN-PEOPLES STATE BANK
32 S. Court St. 47882
812/268-4377 Tr$21 Mil
James M. Krodel, VP&TO
Deena Vandergriff, AsstTO

Sunman

PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237 Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

Syracuse

AMERITRUST BANK
P.O. Box 127 46567
219/457-3165 Tr$1.4 Mil
Hd: James E. Caskey, Pres

Tell City

TELL CITY NATIONAL BANK
P.O. Box 129 47586
812/547-2323
Hd: Mary K. Smith, VP
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

FIRST BANK AND TRUST COMPANY
Honey Creek Sq.
3511 Dixie Bee Rd. 47802
812/234-0087
(Branch of Brazil)

INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536 Tr$4.8 Mil
Hd: John Wm. Thompson, VP&TO
Rosemary Zink, AsstTO

MERCHANTS NATIONAL BANK
P.O. Box 1447 47808-1447
812/234-5571 Tr$263 Mil
Hd: Jeffrey R. Krieble, SrVP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Gary D. Shelton, AsstVP&TrInvO
ComTrF: Joan T. Chervenko, AsstVP&TO
TrOpers: Anne Lumsdon
Nb: John N. Royse, Chm&CEO
TrMktg&NbDev: Jay Coakley
Robert M. Boyer, Conslt
TDP: Kim Richardson

TERRE HAUTE FIRST NATIONAL BANK
One First Financial Plaza 47807-3225
812/238-6257 Tr$177 Mil
Hd: Fred P. Rubey, SrVP&TO
PersTr: Cary W. Sparks, VP&TO
TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
EmplBen: Dierdre J. Llewellyn, TO
TrOpers: Terri Roznowski
Nb: Michael W. Louis, TO

TERRE HAUTE SAVINGS BANK
533 Ohio St., P.O. Box 1648 47808
812/234-4864 Tr$3.2 Mil
Hd,TrInv: Robert E. Depasse, Chm&Pres
PersTr,TrOpers,Nb: Joseph G. Azar, VP&TO

Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St. 46072
317/675-2178 Tr$6.5 Mil
Hd: P. J. Schmith, Pres&TO

FARMERS LOAN & TRUST CO.
110 E. Jefferson St. 46072
317/675-2172 Tr$8.7 Mil
Hd: Betty Atchley, TO

Upland

STAR BANK COMPANY
225 N. Main 46989
317/998-2766
(Branch of Marion)
Hd: Dick Puckett, BrMgr&AsstTO

Valparaiso

THE FIRST BANK OF WHITING
150 W. Lincolnway 46383
219/462-1701 Tr$126 Mil
(Branch of Highland)
R. Daniel Eichinger, TrInvO
Sheena Morrell, AdmAsst

FIRST NATIONAL BANK
P.O. Box 2147 46384-2147
219/462-4161 Tr$120 Mil
(Branches in Chesterton, Hebron, Kouts & Portage)
Hd: Steve Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia J. Hutcheson, AsstVP&TO

GAINER BANK
101 E. Lincolnway 46383
(Branch of Gary)
P. M. Sarkisian, TSO
L. Taylor, TSO
A. Gustafson, TSO
K. Breitzke

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2455 Tr$1 Mil
Hd: Richard Barbercheck, TO
Cathi Throckmorton, AsstTO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323 Tr/u$1 Mil
Hd: Ralph V. Tilley, Pres&SrTO

Vincennes

AMERICAN NATIONAL BANK
302 Main St., P.O. Box 438 47591
812/882-3050 Tr$46 Mil
Hd: Karen L. Krodel, Esq., VP&SrTO

SECURITY BANK & TRUST CO.
P.O. Box 1200 47591
812/882-4990 Ext. 24 Tr$36 Mil
Hd: Randall W. Turner
TrInv: Walter L. Cary, SrVP&TO
TDP: Mrs. Faye Vincent, OffMgr

Wabash

LINCOLN NATIONAL BANK & TRUST
P.O. Box 397 46992
219/563-1116 Tr$19 Mil
Hd: Richard E. Knafel, VP&TO
Geri Schuler, TO
Rita Fedewa, TrAdm

FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
219/563-4116 Tr/u$1 Mil
Hd: Jerry M. Ault, Pres&TO

Walkerton

AMERICAN STATE BANK
Koontz Lake
Rt. 5, Box 244A 46574
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$100 Mil
Hd: John Elliott, SrVP&TO
CorpTr,TrOpers: Jean Rollings, AsstVP&TO
PersTr: Carol M. Kesell, AsstVP&TO
EmplBen: Hal Stroh, AsstVP&TO

LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$60 Mil
Hd: Robert E. Gephart, SrVP&TO
TrOpers: Jeanine Knowles, AsstVP&TO
Nb: Joe V. Sutton, VP&TO

Washington

PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$3 Mil
Hd: Joseph A. Wellman, Pres
Barbara Rodimel, AsstVP
Linda L. Osmon, Csh&SrTO

THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Patricia Paul, AsstCsh
Sue Mangin, TO

UNITED SOUTHWEST BANK
P.O. Box 499 47501
812/254-1760 Tr$2.5 Mil
William E. Summers, TO
Jack L. Colbert, TO
Marcella Poindexter, TO
Iona Lawyer, TO

Waterloo

CITIZENS STATE BANK
280 N. Wayne St. 46793
219/837-7148 Tr/u$1 Mil
Hd: Juanita Crowl

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Philip J. Grenchik, Pres

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St., P.O. Box 10 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

PEOPLES LOAN & TRUST BANK
P.O. Box 409 47394
317/584-3501 Tr$113.94 Mil
(Branches in Eastside Winchester, Farmland, Lynn, Richmond & Ridgeville)
Hd: Terri E. Matchett, VP&TO
Shirley J. Ertel, AsstTO
TrOpers: Debra K. Butcher
TDP: Rhonda King

RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$7 Mil
Hd: Linda D. Brown, VP&TO
EmplBen: Richard Peterson, Pres&TO

Windfall

UNION STATE BANK
46076
317/945-7255
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 47995
219/279-2185 Tr$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Margaret M. Howard, VP,Csh&AsstTO

Zionsville

MID STATE BANK
P.O. Box 70 46052
317/482-3300 Tr$17 Mil
(Branch in Lebanon)
Hd: Robert A. Duff, SrVP&TO
Linda Isenhowe, TrOpO

IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr$.3 Mil
Hd: Gary Homan, TO
PersTr: Linda Woodley, AsstTO

Adel

BRENTON BANK AND TRUST COMPANY
P.O. Box 157 50003
515/993-4551
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

RACCOON VALLEY STATE BANK
1009 Court 50003
515/993-4581
(Branch in Minburn)
Dr. Robert K. Gubser, Pres&TO
Elizabeth Gorst, CEO&TO

Albert City

ALBERT CITY SAVINGS BANK
P.O. Box 128 50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

FIRST INTERSTATE BANK OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: Wayne N. Forgey, Pres&TO

IOWA STATE BANK, ALGONA, IOWA
5 E. Call St. 50511
515/295-3595 Tr$12 Mil
Hd: John R. O'Neal II, TO

Alta

THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr$139.8 Mil
Hd: William C. Fulcher, Pres

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Roger F. Busch, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$38 Mil
Hd: Steven J. McLaughlin, VP&TO
JoAnn E. Lathrop, AsstVP&AsstTO
Becky S. McMillen, AsstVP&AsstTO
Pam K. Grimm, AsstTO

UNITED BANK & TRUST
P.O. Box 828 50010
515/232-8200 Tr$22 Mil
Hd: Barbara J. Brinkmeyer, VP&TO
PersTr: Dennis Flanery, TrAdmin

Ankeny

ANKENY STATE BANK
817 N. Ankeny Blvd.
P.O. Box 100 50021
515/964-4293 Tr$6.6 Mil
Hd: Donald L. Davis, VChmBd&TO
EmplBen: Dale C. Froehlich, Pres

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$2 Mil
Hd: David Claussen, Pres&TO

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Sandra Patten, TO

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1.6 Mil
Hd: R. D. Bolton, VP&TO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
712/563-2644
Hd: F. James Boyd
TrOpers: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Scott Monicle, Pres

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2131 Tr/u$1 Mil
Hd: Donald E. Harms, ExecVP
TrOpers: Brian Graeve

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, VP&AsstTO
Bradley W. Robson, VP&AsstTO

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 525[illegible]
515/664-2006 [illegible] Mil
Hd: Jim Carlisle, [illegible]

Boone

BOONE STATE BANK & TRUST CO.
716 8th St., P.O. Box 428 50036
515/432-6200 Tr/o$3 Mil
Hd: Ken Sundall, Pres

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
122 E. Washington St. 52540
Hd: Dean Edwards, Pres

Burlington

BURLINGTON BANK & TRUST
222 N. Main St. 52601
319/753-9100 Tr$95 Mil
Hd,TrInv,ComTrF,Nb: Frank J. Delaney, III
Prob,PersTr,CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Carol Sanders

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$23.2 Mil
Douglas M. Brienzo, TO
John W. Wagner, AsstTO

FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$160 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen:
Dennis G. Daedlow, VP&SrTO
TrOpers: Marie Oliver, TO
Kent Lewis, TO
Susan Brown, TO

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr$6 Mil
Hd: Norma Bromert, VP&TO

IOWA (Cont'd)

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

Cedar Rapids

BRENTON BANK & TRUST CO.
P.O. Box 4331 52407
319/364-9135
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Grabow, AsstVP&TO

FIRST TRUST & SAVINGS BANK
1201 3rd St., S.E. 52401
319/364-1000 Tr$12 Mil
Hd: Ben Williamson, VP&TO

GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO

MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/368-4625 Tr$320 Mil
Hd: John J. Kloss, ExecVP
PersTr,Nb: Russell E. Curtis, VP
CorpTr: Jeffrey Kaiden, AsstVP
TrInv: Dennis Haines, VP
EmplBen: Deborah McArthur, EBO
TrOpers: Peg Ollinger, TOpO
TrCoun: Elizabeth Henriksen, VP

NORWEST BANK IOWA, N.A.
P.O. Box 1887 52406
319/368-1220 Tr$290 Mil
Hd: Peter B. Welch, SrVP&Mgr
CorpTr: Jeff King
CorpTr,TrOpers: Linda Larsen
TrInv: Tim Kadlec
EmplBen: Dan Way, TO
Nb: Vernon Gericke, VP&TO
Bill Northup
TDP: Chris Clark

UNITED STATE BANK
320 3rd St., S.E. 52404
319/366-8413 Tr$40 Mil
Hd: Rick Seger
TrOpers,TDP,Nb: Cordy Busch

Centerville

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$5.0 Mil
Hd: Jack Moletta, VP&TO

Chariton

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$2.8 Mil
Hd: James W. Vigars, Pres&TO
TrOpers: Rosemary Swainey

Charles City

CITIZENS NATIONAL BANK
P.O. Box 517 50616
515/228-3461 Tr/u$1 Mil
Hd: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$21.8 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF:
Larry J. Richards, VP&TO
Heather Meyer, Adm

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil

VALLEY BANK & TRUST
P.O. Box 966 51012
712/225-6117 Tr$.5 Mil
Hd: Donald E. Harms
PersTr: Bonni Conley
TDP: Karen Aduddell

Clarence

COMMUNITY STATE BANK
601 Lombard St. 52216
319/452-3155
Hd: Tom Jepson, Pres

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 237 51632
712/542-5661 Tr$1.5 Mil
Hd,EmplBen: Ken Whitmore, VP&TO

Clarion

BRENTON BANK & TRUST CO.
P.O. Box 388 50525
515/532-2854
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Dan A. Hagan, AsstVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$2.8 Mil
Hd: Duane D. Asbe, VP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$2 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$45 Mil
Hd,TrInv,Nb: Chris E. Fenimore, VP&SrTO
PersTr,CorpTr: Gene C. Biermann, VP
PersTr,CorpTr,EmplBen,TrOpers,TDP:
Carol A. Peterson, AsstVP&TO
PersTr,CorpTr,TrOpers,TDP: Shirley G. Mohr
TrOpers,TDP: Ruth K. Root

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$30 Mil
Hd: Craig R. Cordt, VP&TO
TrOpers: M. Sharon Alm, AsstVP&TO

Collins

EXCHANGE STATE BANK
104 Main St., P.O. Box 340 50055
515/385-2304 Tr$.5 Mil
Hd: Joan E. Enfield, TO

Conrad

THE FIRST STATE BANK
P.O. Box 10 50621
515/366-2165 Tr$4.1 Mil
(Branch in Melbourne)
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2950 Tr$125 Mil
Hd: Emmet Tinley, III, VP,Comp&TO
PersTr: Gary R. Faust, VP&TO
Linda Ruden, TO
Janet Melchior-Kopp, TrRep
Sheila Tate, TO
PersTr,EmplBen: Kelly Johnson
CorpTr: John E. Meyers, AsstTO
TrInv: Julie Driftmier, TrInvO
Farm,Nb: Gary Thien, FM

FIRST NATIONAL BANK OF COUNCIL BLUFFS
500 W. Broadway 51503
712/325-2625 Tr$30 Mil
Hd: John T. Shark, VP&SrTO
PersTr: Virginia Nelson, AsstVP&TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Charlie Gross, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$5.8 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, ExecVP&TO

Dallas Center

BRENTON STATE BANK
P.O. Box 513 50063
515/992-3755
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Don P. Kelley, Pres
Doris P. Kelley, TO

Davenport

BRENTON FIRST NATIONAL BANK
P.O. Box 100 52805
319/326-4001
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Gradow, AsstVP&TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$585 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
L. R. Kelly, TO
N. D. Goldsmith, TOpO
J. R. Tiedje, TO
T. L. Nicholson, TO
R. H. Van Scoy, TO

FIRST BANK, DAVENPORT, IOWA
2nd & Main, P.O. Box 940 52801
319/328-3080 Tr$58 Mil
Hd: Susan S. Skora, VP&SrTO
TrOpers: Bonny Thompson, TO
Gregory J. McEvoy, TO
Inv: Philip A. Horn, TrInvO

NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52806
319/388-2654 Tr$80 Mil
PersTr,Nb: Margo A. Hancock, VP-TBD
TrInv: Margaret Rich, AsstVP
CorpTr,EmplBen,TrOpers: Allan Somers, VP&TO
PersTr: Richard Roller, TO

Decorah

DECORAH STATE BANK
120 W. Water St. 52101
319/382-2991 Tr$20 Mil
Hd,Nb: Paulu J. Petersburg, VP&TO
TrOpers: DeAnne Holzer, ExecTrAsst

★Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$500 Mil
Hd: Jack A. Rogers, SrVP&TO
PersTr: Wayne F. VanHeuvelen, VP&TO
CorpTr: Bryan Hall, VP&TO
TrInv: Doug Angstrom, VP&TO
EmplBen: William H. Feller, AsstVP&TO
TrOpers: Jeri Le Henry, AsstVP&TO
OpersSvc: Carol Sinn, TrAdm

BRENTON BANKS INC.
(Holding Company)
Financial Services Div.
Trust Dept.

Dike

IOWA SAVINGS BANK
P.O. Box C 50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$220 Mil
Hd/Inv: Leo J. Meier, ExecVP&TO
Hd/Tr: Robert J. Donovan, VP&TO
PersTr: Timothy Tupper, TO
Sandra Knabel, TrAdm
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Edward Hohenstern, VP&TO
TrOpers: Gloria Cahalan, TOpO

DUBUQUE BANK & TRUST CO.
P.O. Box 747 52004-0747
319/589-2133 Tr$108 Mil
Hd: Paul J. Peckosh, VP&TO
EstAdm&Tx: Bruce Rehmke, VP&TO
TrInv: Melvin Miller, CFA, VP&ChIO
TrOpers: Rita McCarthy, TO
TrInv: Paul Heacock, IO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$73 Mil
Hd,CorpTr,Nb: Francis A. Murray, VP&TrDeptMgr
ComTrF,TrInv: Sharon K. Kress, VP-Inv
PersTr,Est: James A. Kevkhove, VP&TO
Shirley A. Christensen, TO
Kim J. Keuter, TO
EmplBen: Richard K. Howard, AsstVP&TO
Elizabeth A. Neiers, TrAdm
TrOpers: Diane Reuter, TrOpSupv

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, Pres
Nb: R. L. Hansen, SrVP&TO

Earlham

EARLHAM SAVINGS BANK
P.O. Box 426 50072
515/758-2251 Tr$1 Mil
Hd: Vernon L. Geiger, ExecVP

Early

CITIZENS FIRST NATIONAL BANK
201 Main 50535
712/273-5500 Tr$60 Mil
(Branch of Storm Lake)
Vicki Mattaidess, BrMgr

BRENTON NATIONAL BANK OF DES MOINES
29th & Ingersoll, P.O. Box 891 50304
515/237-5160 Tr$145 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry & Urbandale)
Hd. of Trust Depts. for all Brenton Banks:
Gary D. Ernst, VP&SrTO
PersTr: Rex M. Anderson, VP&TO
Douglas M. Larson, AsstVP&TO
John Grabow, AsstVP&TO
Dan A. Hagan, AsstVP&TO
TrInv: Robert F. Pedersen, VP&TO
EmplBen: Stacy Van Blair, AsstVP&TO

FIRST INTERSTATE BANK OF DES MOINES, NatAssn
Locust at 6th Ave. 50309
515/245-7086 Tr$306 Mil
Hd: David D. Gordon, SrVP&SrTO
TrInv,ComTrF: Larry R. Cobb, VP&TrInvO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Larry M. Peterson, SrTrAdmO&Mgr/PerTr
EmplBen: Jodi Pierce, CTO

HAWKEYE BANK AND TRUST OF DES MOINES
(Subsidiary of Hawkeye Bancorporation)
E. 5th & Locust St. 50307
515/248-7800 Tr$180 Mil
Hd: Keith J. Gredys, SrVP&SrTO
PersTr: James E. Miller, VP&TO
Kay Schoon, TO
Tracy Abbas-Brown, TO
EmplBen: Matt Egenes, AsstVP&TO
Douglas R. Schulte, TO
Deyann Whittie, TO
Kathy K. Brockway, TO
TrOpers: Carol T. Stone, VP&TO

IOWA STATE BANK
612 Locust St. 50309
Hd: Jack R. Schreiber

NORWEST BANK IOWA, N.A.
666 Walnut St. 50309
515/245-3202 Tr$1.3 Bil
Hd: John P. Rigler, SrVP
PersTr: James W. Frost, VP
CorpTr: Randall C. Jensen, SrTO
TrInv: Don S. Mears, VP
EmplBen: M. Alan Ostebee, VP
TrOpers: John K. Benoit, Jr., VP
Nb-PersTr: Frank J. Marcovis, VP

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr$317 Mil
Hd: Charles H. Leibold, VP&SrTO
PersTr: Susan P. Cramer, VP&TO
CorpTr,EmplBen: Nancy K. Dittmer, VP&TO
TrInv,ComTrF: Scott Konecny, SrTrInvO
TrOpers: Jill Hurst, SrTOpO
Nb: B. James Grim, TrCoun

De Witt

DEWITT BANK & TRUST CO.
P.O. Box 58 52742
319/659-3211 Tr$11 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$2 Mil
Hd: Linda J. Barcus, VP&TO

Emmetsburg

BRENTON BANK OF PALO ALTO COUNTY
11th & Broadway, P.O. Box 318 50536
712/852-4412
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, Pres

Fonda

THE FIRST NATIONAL BANK
P.O. Box 502 50540
712/288-4421
Carla Lindgren, Csh&TO

Forest City

LIBERTY BANK & TRUST
P.O. Box 330 50436
515/582-4141 Tr$2.0 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$1 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$50 Mil
Hd: James M. O'Dwyer, VP&TO
PersTr,EmplBen: Maureen E. Merrill, TO

FIRST INTERSTATE BANK OF FORT DODGE
723 First Ave. S. 50501
515/573-1900 Tr$51 Mil
Hd: Laurie M. Hendricks
Linda Fuller, AsstTO

NORWEST BANK IOWA, N.A.
Investments & Trust Div./Ft. Dodge
P.O. Box 658 50501
515/573-6112 Tr$42 Mil
Hd: Joseph F. Flattery, SrTO

Fort Madison

LEE COUNTY BANK & TRUST, N.A.
P.O. Box 280 52627
319/372-2243
Roberta N. Siegfried, VP&TO

Fostoria

FARMERS SAVINGS BANK
P.O. Box A 51340
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

Galva

IDA COUNTY STATE BANK
P.O. Box 111 51020
712/282-4439
(Branch of Ida Grove)

IOWA (Cont'd)

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$1 Mil
(Branch in Lohrville)
Hd: D. R. Walker, Pres

Granville

AMERICAN STATE BANK
51022
712/727-3257
(Branch of Sioux Center)
Leslie J. Wynja, Contr&TO

Grinnell

BRENTON NATIONAL BANK-POWESHIEK COUNTY
P.O. Box 149 50112
515/236-7575
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Dan A. Hagan, AsstVP&TO
GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr$3.5 Mil
Hd: F. Addison Jones, Pres&TO
PersTr,Trl[illegible]mplBen: F. Austin Jones, TO
EmplBe[illegible]lyn Grosenbach, VP&AsstTO
TDP: Co[illegible]cker, AsstCsh&AsstTO

Grundy Center

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431 Tr$9.2 Mil
Arnold Schultz, Chm,Pres&CEO
Hd: Kevin J. Swalley, VP&Csh

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
109 W. Main 52147
319/427-3255 Tr/u$1 Mil
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2141 Tr$42 Mil
Hd: Bradford C. Zuber, SrTO
PersTr: Joyce Klimesh
EmplBen: Laura Bahl
TrOpers: Marcella Goos

Hospers

AMERICAN STATE BANK
51238
712/752-8111
(Branch of Sioux Center)
Leslie J. Wynja, Controller&TO

Humboldt

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.8 Mil
Hd: C. J. Howard, Pres
PersTr,CorpTr,EmplBen: Deborah Bowden, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Wayne Nielsen, Pres
Nina L. Osborne, VP&TO
IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$25 Mil
(Branches in Arthur, Fort Dodge and Galva)
Hd: Gerald Schmidt, VP&TO
TrOpers: Sandra Sykes, Sec
TDP: Terry Gosch, VP

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035 Tr$1.1 Mil
Hd: James L. Walker, SrVP&TO

Indianola

PEOPLES TRUST & SAVINGS BANK
P.O. Box 279 50125
515/961-9616 Tr$11.5 Mil
Hd: Mary Ann Waters, TO
TrOpers: Janis Reese, TrAsst
WARREN COUNTY BRENTON BANK & TRUST
P.O. Box 757 50125
515/961-0593
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, VP&TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52244
319/356-9040 Tr$276 Mil
Hd: Gary D. Ernst, SrVP&SrTO
PersTr: Vincent L. Maurer, SrVP&TO
Theodore L. Kron, TO
Allyn D. Jordan, TO
TrInv: Darrell H. Wright, TrInvO
EmplBen: Debra L. Morris, TO
TaxAdmin: Brian C. Wright, TO
IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-5933 Tr$40.622 Mil
Hd: Suzanne Summerwill, VP&TO
PersTr: John M. Chadima, TO
Irene A. Malenda, TO
EmplBen: Mark P. Mandziara, TO
TrOpers: Marcia Munz, Supv
Farm&PropMgmt: Dan H. Black, PropMgmtO

Jefferson

BRENTON STATE BANK OF JEFFERSON
200 W. State St. 50129
515/386-3141
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO
HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$13.2 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO
Mary Jean Bloes, TO

Kellogg

SECURITY BANK KELLOGG-SULLY
P.O. Box 38 50135
515/526-8231 Tr/o$1 Mil
Hd,Nb: Roger J. Holck, Pres&TO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr$10 Mil
Hd: Ed Johnstone, Pres
Kevin J. Kuckelman, VP
STATE CENTRAL BANK
P.O. Box 847 52632
319/524-1021 Tr$22 Mil
Hd: Philip J. O'Hara, TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
102 S. Second St., P.O. Box 269 50138
515/828-8041
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, VP&TO
IOWA STATE SAVINGS BANK
P.O. Box 438 50138
515/828-8000
Hd: Ned K. Job, Pres&TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: Ervin Berg

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231
Hd: Gus Kerndt, Pres

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496
Hd: L. R. Impecoven
J. M. Dominy

Laurens

LAURENS STATE BANK
102 S. Third St. 50554
712/845-2627 Tr$5.4 Mil
Hd: Richard L. DeYoung, CEO
Nancy Goedert, TO

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811
Hd: Ronald R. Hansen, Csh&TO

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$2 Mil
Hd: Ward Kilgore, VChm

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO
TrOpers: Karen Dokter

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)

Lohrville

FIRST NATIONAL BANK
P.O. Box 316 51453
712/465-2715
(Branch of Glidden)

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO
B. E. Lund, AsstCsh&AsstTO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.0 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
Joseph Wiewel, TO
J. A. Wiewel, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK OF MAPLETON
402 Main St. 51034
712/882-1343 Tr$2 Mil
Hd: Myron D. Rozell
TrOpers: Tammy Flanigan, TO

MAPLETON TRUST & SAVINGS BANK
401 Main St., P.O. Box 183 51034
712/882-1131 Tr$8 Mil
Hd: Ed Henkenius, 1stVP

Maquoketa

HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Linda Bodenhofer, VP,Csh&TO

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr/o$15 Mil
Hd,PersTr,CorpTr:
John W. Fagerland, Chm&SrTO
PersTr,CorpTr,TrInv: Dean Engel, AsstTO
TrInv,EmplBen: Elaine Edwards, VP&TO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Stanley O. Nervig, Pres
Kenneth L. Ogren, VP&Csh

Marion

FARMERS STATE BANK
1240 8th Ave., P.O. Box 569 52302
319/377-4891 Tr$12 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Hanna, AsstTO

Marshalltown

BRENTON BANK & TRUST CO.
P.O. Box 310 50158
515/754-5612
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Dan A. Hagan, AsstVP&TO

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$10 Mil
James R. Gilmour, TO

SECURITY BANK
P.O. Box 370 50158
515/754-5500 Tr$70 Mil
Hd: Michael W. Bloom, VP&TO
ComTrF: Carol Burt
Farm: Michael Baltes, FM

Mason City

FIRST INTERSTATE BANK OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: Henry E. Edsill, VP&TO

NORWEST BANK DES MOINES, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Koos, SrTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: R. A. Steen, Pres

Melbourne

FIRST STATE BANK
50162
515/482-3105
(Branch of Conrad)
Robert Mosebach, AsstTO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John E. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
(Branch of Adel)
Hd: Michael Bobst, AsstVP&AsstTO
Dr. Robert K. Gubser, Pres&TO

Missouri Valley

PEOPLES STATE BANK
411 E. Erie St., P.O. Box 410 51555
712/642-2781
Hd: Charles L. Smith, III

Monticello

MONTICELLO STATE BANK
202 W. First St., P.O. Box 231 52310
319/465-3505 Tr$27 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$6.9 Mil
Hd: Dean Hicks, Pres
PersTr,TrInv,TrOpers,Nb: David Carrick
John Schroeder
James Henss

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: B. J. Behrens, VP&TO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, SrVP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Richard J. Pilcher, SrVP&TO
CorpTr: Jo Mercer, VP&AsstTO
TrOpers: Scott Snow

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Nevada

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$2.5 Mil
Hd: Dale F. Collings, Pres&TO

New Hampton

FIRST NATIONAL BANK
22 W. Main, 50659
515/394-2116 Tr/u$1 Mil
Hd: Ronald D. Diddy, Pres
Nancy J. Wegner, Csh

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: Beth Pothoven, Csh

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$1.9 Mil
Hd: A. J. Hill, ChmBd&TO
TrInv: C. Wabeke, ExecVP&TO
PersTr,TrOpers: G. L. Pedersen, VP&TO
PersTr: B. L. Hill, AsstVP&AsstTO

IOWA (Cont'd)

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1166 50208
515/792-3444 Tr$140 Mil
Hd,TrInv: David L. Goos, AsstVP&TO
PersTr,CorpTr,EmplBen,TrOpers:
Randy J. Petche, TO
Renee Brockway, AsstTO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr$1.354 Mil
Hd: Gerald Anderson, Pres&CEO
Alan E. Gardner, ExecVP&TO
PersTr: Ellen E. Bentley, Csh&AsstTO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, TO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$20 Mil
Hd: Robert J. Pattee, Jr., TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: J. Gary Ohm, VP&TO
TrOpers: Linda Ingham

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$5.8 Mil
Hd: Cheryl A. Bonjour, VP

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, VP&SrTO

MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$10 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$5.027 Mil
Hd: Gary K. Johnson, TO

UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$117 Mil
Hd: Frank T. Juvan, SrVP&TO
Est,Cons,PersTr: Diane D. Glenn, TO
EmplBen,PersTr: Alan M. Charlson, TO
TrOpers: Tammy S. Huddleston, AsstTO

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Oxford

FIRST TRUST & SAVINGS BANK
P.O. Box 486 52322
319/628-4755 Tr/u$1 Mil
Hd: Ross W. Stuedemann, CEO

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY
P.O. Box 8 50220
515/465-5611
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr$4.8 Mil
Hd: Richard L. Hanson, VP&TO
EmplBen: Howard K. Hall, Pres&TO

Pierson

FARMERS SAVINGS BANK
201 Main St. 51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

Pocahontas

CITIZENS STATE BANK
P.O. Box 159 50574
712/335-3322
Hd: William Edmonds, Comp&TO

POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615
Hd: James P. Lage, Pres&TO

POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u$1 Mil
Hd: R. L. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
335 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, Pres

Remsen

FARMERS SAVINGS BANK
P.O. Box 569 51050
712/786-1143
Hd: Charles J. Neuroth, ExecVP&TO

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO
Opers,Nb: Karen Dokter

Rockwell City

NATIONAL BANK OF ROCKWELL CITY
417 4th St. 50579
712/297-7547 Tr$3.5 Mil
James L. Patton, Pres&TO

UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK
P.O. Box 101 50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Pres&TO

Sac City

CITIZENS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK
P.O. Box 486 50583
712/662-4721 Tr$1 Mil
Hd: Ed J. Leahy, Pres&TO
PersTr,TrOpers: Royce E. Case, VP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
237 W. 4th St., P.O. Box 219 50472
515/736-4501 Tr$1 Mil
(Branch in Stacyville)
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
P.O. Box 69 51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP,FM&TO

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$4.8 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Dean M. Jacobsen
Louis A. Venteicher, AsstTO

Shenandoah

THE CITY NATIONAL BANK
116 S. Blossom St. 51601
712/246-2205 Tr$4 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer, VP&TO
Thomas Wigley, VP&TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: Pamela J. Hande Hoef, Csh&TO

Sioux Center

AMERICAN STATE BANK
525 N. Main St. 51250
712/722-4846
(Branches in Granville & Hospers)
Leslie J. Wynja, Controller&TO

Sioux City

FIRST NATIONAL BANK
501 Pierce St., P.O. Box 3248 51102
712/277-0696
Hd,TrInv: Jack Scherrman, VP&TO
TrOpers: Linda Hansen, Mgr

NORWEST BANK IOWA, N.A.
P.O. Box 808 51102
712/233-3654 Tr$150 Mil
Hd: Don Young, VP&Mgr
PersTr: Robert S. Grothaus, SrTO
CorpTr: Monte Schatz, TO
EmplBen: Jacki Bokemper, AcctMgr
Farm: Gary L. Walters, FM

SECURITY NATIONAL BANK
P.O. Box 147 51102
712/277-6586 Tr$300 Mil
DivHd: Delaine C. Peterson, SrVP
Kent C. Handel, VP
PersTr: Marilyn Hagberg, TO
TrInv: Ann Earley, TrInvO
TrOpers: Jeanette Wendt, AsstVP

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 4028 51301
712/262-3340 Tr$4.6 Mil
Hd: Debbie Sundall

Stacyville

ST. ANSGAR STATE BANK
P.O. Box 158 50476
515/737-2320
(Branch of St. Ansgar)

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$60 Mil
Hd: Larry E. Dugan, TO
Danny R. Richardson, FM

THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 578 50588
712/732-2190
Hd: Timothy J. Brown
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr$1.4 Mil
Hd: John Dumkreiger

Story City

STORY COUNTY BANK & TRUST
50248
515/733-4322 Tr/u$1.3 Mil
Hd: Michael W. Bloom, VP&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$2.3 Mil
Hd: Richard H. Roth, Pres
Glenn H. Wiebke, VP&TO

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Daryl Hynek, Pres&TO
Philip Reed, ExecVP&AsstTO
Patrick D. Milke, Csh&AsstTO

Titonka

TITONKA SAVINGS BANK
P.O. Box 309 50480-0309
515/928-2142 Tr/u$1 Mil
Hd: Allan J. Boyken

Traer

FARMERS SAVINGS BANK & TRUST
611 Second St. 50675
319/478-2148 Tr$1 Mil
Hd: Richard A. Krug

Treynor

TREYNOR STATE BANK
P.O. Box A 51575
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbandale

BRENTON BANK & TRUST CO.
7031 Douglas St. 50322
515/278-6808
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, VP&TO

Vinton

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$12 Mil
Hd: John W. Ketchen, VP&TO
Mary Jo Hanson, TrSec

Walcott

WALCOTT TRUST & SAVINGS
101 W. Bryant 52773
319/284-6202
Hd: Lee Ittenbach

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstVP&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
PersTr,CorpTr,TrInv,TrOpers,Nb:
Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$279 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Roger Derkson, VP

PEOPLES BANK & TRUST CO.
191 W. 5th St. 50702
319/235-1414 Tr$52 Mil
Hd,ComTrf,TrInv,Nb: Dennis Egel
PersTr,CorpTr: V. David Hulse
EmplBen: Rhonda McCombs

WATERLOO SAVINGS BANK
425 Cedar St., P.O. Box 88 50704
319/235-3243 Tr$207 Mil
Hd,PersTr: James E. Thielen, VP&TO
ComTrf,EmplBen: Theresa Hoffman, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$12 Mil
Hd: E. W. Webster, VP&TO
TrOpers: Linda S. Williams, AsstTO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$16.0 Mil
Hd: Arnold A. Fredrick, SrTO
TrOpers,TDP: Madelaine Ambrose

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$14 Mil
Hd: L. Richard Anderson

FIRST STATE BANK
505 Second St., P.O. Box 127 50595
515/832-2520 Tr/o$1 Mil
Hd,PersTr,TrInv,TrOpers,Nb,TDP:
Steve Doering

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$6.6 Mil
Hd,PersTr,CorpTr,TrInv,ComTrf: Daniel H. Doyle, Pres
EmplBen,TrOpers,TDP: Roger Borup, ExecVP&Csh
Nb: Ann B. Doyle, SrVP

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/222-2300 Tr$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: Anne Howe, TO

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$5.285 Mil
Hd: Bruce Crandall, Pres&TO
Dale Lehmkuhl, VP&TO

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-1247
Hd: William Watters, ExecVP

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IOWA (Cont'd)

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WILTON SAVINGS BANK
P.O. Box 799 52778
319/732-2077 Tr$10 Mil
Hd: Jean S. Smith, AsstVP&TO

Wyoming

CITIZENS STATE BANK
P.O. Box 198 52362
319/488-2211 Tr$1 Mil
Hd: Harlan R. Jacobson
Geraldine F. Levsen, TO
James D. Eichhorn, TO
David C. Butterworth, TO
Duane L. Lasack, TO

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.
Fourth & Spruce 67410
913/263-2210 Tr$11 Mil
Hd: Bradley W. Sidener, VP&TO
TrOpers: Barbara Emig, TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$30 Mil
Hd: Chuck Lyman, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO
PersTr: Gerry Thompson
TDP: Joan Gephardt

Atchison

THE CITY NATIONAL BANK
626 Commercial St., P.O. Box 309 66002
913/367-3412 Tr/u$20 Mil
Hd: June Lynn, VP&TO
TrOpers: Gay L. Wright

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 189 66002
913/367-6000 Tr/u$20 Mil
Hd: Paul H. Adair
TrOpers: Kathleen M. Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

CITADEL BANK OF AUGUSTA
P.O. Box 400 67010
316/775-2227
Hd: Dale Wheeler

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St., P.O. Box 607 67420
913/738-3501 Tr$11.2 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
Charles R. Heidrick, SrVP
TrOpers,Nb,TDP: Jane Pruitt, TrAcctAdm

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8875 Tr/u$1.681 Mil
Hd: Jenifer L. Trimble

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Chm&TO
Thomas R. Lee, Pres&AsstTO

Coffeyville

BANK IV COFFEYVILLE, N.A.
P.O. Box 567 67337
316/251-0200 Tr/o$35 Mil
Hd: John K. Boudinot, VP&SrTO
Pauline Mowder, TO
David A. Wheeler, Pres&TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd: Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$24 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$17.8 Mil
Hd: Ann Frigon, AsstVP&TO
Hd,PersTr,CorpTr,EmplBen: Donice Mink, AsstTO
Donna Kline, AsstTO

FIRST NATIONAL BANK AND TRUST
619 Second Ave., P.O. Box 59 67801
Tr$35 Mil
Hd: Dan Harris, VP&TO

El Dorado

BANK IV BUTLER COUNTY, N.A.
200 N. Main St. 67042
316/321-5200 Tr$8 Mil
Hd: Mark R. Ralston, VP&TO
Rod Ziegler, Pres&TO
Jacque Sundgren, TrAdmAsst

WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr/u$20 Mil
Hd,Nb: Stephen C. Funk, Pres
EmplBen: Susan Tipton, VP&AsstTO
TrOpers: Yvonne J. Lee, TOpO
Nb: Mark Utech, VP
TDP: Trisha Long

Emporia

BANK IV EMPORIA, N.A.
6th & Commercial Sts. 66801
316/343-4499 Tr$98.9 Mil
Hd: Robert T. Meeks, SrVP&TO
TrOpers: Janet Adkins, TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$40 Mil
Hd: Marvin R. Klein, VP&TO
PersTr,TrOpers: Linda Lane, TO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
Hd,PersTr,EmplBen,Nb: R. D. Rucker, Pres&TO
TrInv: Rick D. Smith, SrVP&TO
TrOpers: Rick D. Smith, SrVP&TO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-5720
Hd: Lon E. Pishny, CFP,SrVP&TO

Gardner

FIRST KANSAS BANK & TRUST CO.
66030
913/884-7715 Tr/o$1 Mil
Hd: Pamela Dolan

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$30 Mil
Hd: Kyle L. Larson
Hd,PersTr,EmplBen,TrOpers,Nb: B. E. Whalen, TO
TrInv,ComTrF: Lawrence L. McCants, Pres&TO
TDP: Gordon A. Pettibone, AdminAsst

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr/u$1 Mil
Hd: L. Dale Goodwin, Pres&TO
Arthur Jones, TO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$10 Mil
Hd: Clyde O. Burnside, Jr., ExecVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: Taunce H. Mathiason, VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$29 Mil
Hd: George K. Corbett, SrVP&TO
TrInv: Richard L. Ramsey, SrVP&IO
PersTr: Charles R. Mikkelsen, AsstVP&TO

EMPRISE BANK, N.A.
P.O. Box 400 67601
913/625-6595 Ext. 59 Tr$6 Mil
Thomas J. Pitner, Pres
Hd: Darryl R. Apel, VP&TO

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$14.030 Mil
Hd: Russell M. Shields, TO
Fredrecia H. Kepple, AsstTO
TrOpers: Lori Nigus
Pam McKee

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5.2 Mil
Hd,Nb: Ellis L. Clark, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Samuel L. Schuetz, ExecVP&ExecTO
TrInv,ComTrF,EmplBen:
Susan I. Scarbrough, VP&AsstTO
TrOpers: Deanna K. Sextro, AsstCsh&AsstTO

Hill City

THE CONSOLIDATED STATE BANK
101 E. Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67504-1707
316/663-5011 Tr/u$1 Mil
Hd: D. Densmore Shute Hart, ChmBd
Ernie Beaudet, Pres
TrOpers: David Lesperance, TO
CENTRAL BANK & TRUST CO.
P.O. Box 1366 67504-1366
316/663-0610 Tr$25 Mil
Hd: Thomas A. Ackerman, SrVP&TO
EMPRISE BANK, N.A.
P.O. Box 1488 67504-1488
316/662-0561 Tr$200
Hd: Conrad J. Greicar
PersTr,CorpTr: Marsha Moeder
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Christina Bontrager
Est&CtAccts: Steven Engelhardt
FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$213 Mil
Hd: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
Michael Carey, TO
TrInv: Edwin Coons, VP&TrInvO
Perry Winter, AsstVP
EmplBen: Jeanette Parker, AsstTO

Independence

CITADEL BANK OF INDEPENDENCE
P.O. Box 726 67301
316/331-4800 Tr$1.087 Mil
Hd: Dick Dreher, Pres&TO
PersTr: Ruth Carvalho, AsstTO
CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$11 Mil
Hd: Paul H. Viets, Pres&TO
TrOpers: Dennis Greenhaw

Iola

EMPRISE BANK
P.O. Box 428 66749
316/365-6921 Tr$4.420 Mil
Hd: Margaret E. Bryson, VP&TO
Catherine L. Cline, AsstTO
IOLA BANK & TRUST CO.
66749
316/365-3101 Tr$5 Mil
Hd: Howard K. Gilpin, Chm&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$17 Mil
Hd: Duane M. Blythe, TO
Dan E. Craig, TrConslt
Norman R. Helmke, VP&TO
Linda D. Hawkins, VP&Csh
THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$17.564 Mil
Hd: Don Uptegrove, ExecVP&TO

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BROTHERHOOD BANK & TRUST COMPANY
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913/321-4242 Tr$26.743 Mil
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PersTr,TrOpers,TDP: Rose Marie Peel, VP&TO
PersTr,CorpTr: Connie Herold, AsstVP&TO
EmplBen: Lori Rasdall, AsstTO
CITIZENS BANK & TRUST OF KANSAS CITY
3500 Rainbow Blvd. 66103
913/236-7700 Tr$1.550 Mil
Hd: Patricia Mount, TO
COMMERCIAL NATIONAL BANK
601 Minnesota Ave. 66101
913/371-0035 Tr$375 Mil
(Branch in First National Bank of Overland Park)
Hd: Earl D. Tjaden, VP
PersTr: Mike Nichols, TO
CorpTr: Vicki Lauderback, TO
EmplBen: Debbie Chestnut-Moffett, TO
TrOpers: Shirley Mattox, TO
ComTrF: James L. Moffett, SrVP
HOME STATE BANK
P.O. Box 171397 66117-1397
913/321-3333 Tr$75 Mil
Hd: Jane A. Angle, SrVP&TO
TrOpers: Carole Mosher, VP&TO
SECURITY BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$40 Mil
Hd: James O. Sullivan, VP&TO
CorpTr: Raymond J. Hintz, VP&TO
TrOpers: Alice Baslee, VP&TOpO
THE TWIN CITY STATE BANK
1906 W. 43rd St. 66103
913/362-5350 Tr$2 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$8.5 Mil
Hd: Robert H. Haymaker, Pres&TO
FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$11 Mil
Hd: D. Ray Reep, VP&TO
Donna Nolde, AsstTO

Lawrence

THE BANK OF KANSAS/LAWRENCE
955 Iowa St., P.O. Box 788 66044
913/865-4700 Tr$5 Mil
Jim Tinsman, Pres&TO
DOUGLAS COUNTY BANK
9th & Kentucky Sts., P.O. Box 429 66044
913/865-1000 Tr$13.5 Mil
Hd: J. Michael Davies, VP&TO
FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/865-0350 Tr$60 Mil
Hd: Charles H. Warner, VP&TO
PersTr: Linda Gutierrez, TO
TrInv: Michael D. Bradley, InvMgr
LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$30.681 Mil
Hd,CorpTr,TrInv: Jack B. Rader, VP&SrIO
PersTr,EmplBen,TrOpers: Janis C. Bunker, AsstTO

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Francis Stark, TO
LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$65 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Jeanne Hartley, AsstTO
TrOpers: Mike Goldak, TO

Lenexa

BANK IV LENEXA, N.A.
12345 W. 95th St. 66215
913/782-3010 Tr$7 Mil
Hd,TrInv: Florent Wm. Wagner, VP&TO
EmplBen: Ralph E. Day, VP&TO

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$7.2 Mil
Hd: Leon A. Frank, ExecVP
PersTr,TrInv,EmplBen,TrOpers:
Phyllis Woodward, VP&TO
TrOpers: Karen Fiorini, AsstTO
THE PEOPLES NATIONAL BANK
P.O. Box 189 67905-0189
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
W. R. Brock, Pres&TO

Louisburg

PEOPLES NATIONAL BANK & TRUST
66053
(Branch of Ottawa)
Daniel P. Winter, Pres
Cheryl Gray, AsstTO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$6 Mil
Carolyn J. Fellows, VP&TO
FIRST NATIONAL BANK OF MANHATTAN
701 Poyntz 66502
913/537-0200 Tr$20.054 Mil
Hd: Mark Knackendoffel, VP&TO
TrOpers: Carol Hanson, OO
UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$40 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Staci Ogborn
Nb: Jacqueline C. Haynie, AsstTO

McPherson

BANK IV McPHERSON
P.O. Box 927 67460
316/241-8000 Tr$74.2 Mil
Hd,PersTr,CorpTr: Rodger A. Swanson, SrVP&TO
TrInv: Ken Swanson
Farm: Kenton B. Springer
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
CorpTr,TrAdm: Bob Robertson, VP
HOME STATE BANK & TRUST
223 N. Main St. 67460
316/241-3732 Tr$1 Mil
Hd: Paul Ediger, SrVP&TO
PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-5023 Tr$23 Mil
Hd: Helen Harris, VP&TO
AdminHd,TrOpers: E. Dean Reynolds, TO
Wilbur Yoder, ChmBd&TO
Marvin Crum, Pres&TO

KANSAS (Cont'd)

Olathe

BANK IV KANSAS CITY, N.A.
100 E. Santa Fe, P.O. Box 400 66061
913/782-3010 Tr$40 Mil
Hd,TrInv: Florent Wm. Wagner, VP&TO
PersTr,EmplBen: Ralph E. Day, VP&TO
TrOpers: Christi Lewis, AsstTO

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$12.5 Mil
Hd,TrInv,Nb: Gary D. Hale
PersTr,CorpTr,EmplBen,TrOpers:
Jeanine Morton, AsstTO
TDP: Linda Dibbern

Osawatomie

FIRST NATIONAL BANK AND TRUST
Sixth & Main Sts., P.O. Box 277 66064
913/755-3811
Hd: Bonnie Wallace, VP&TO

Osborne

THE FIRST STATE BANK & TRUST
203 W. Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: John Hammond, VP&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 T[illegible]8 Mil
(Branch in Louisburg)
Hd: Winton A. Winter, Pres&SrTO
Ransom Bennett, Jr., ChmBd,CEO&TO
Janet Peters, TO&AsstGenCoun
Wayne Duderstadt, VP&Csh
Daniel P. Winter, Pres-Louisburg Branch

Overland Park

BANK IV CORPORATE WOODS
10000 College Blvd. 66210

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$36 Mil
Hd: Patricia Parthe
Sheryl Basilevac, TO
TDP: Jerry Gunkel, OpersO

FIRST NATIONAL BANK OF OVERLAND PARK
Metcalf at College Blvd. 66206
913/491-1300 Tr$1 Mil
Hd: Arlene Kirk, VP

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf, P.O. Box 4368 66204
913/648-2800 Tr$80 Mil
Hd: Richard E. McEachen, ExecVP&TO
PersTr: Nancy J. Hull-Wasbrough, TO
CorpTr: Eve Whitfield, AsstVP&TO
TrInv,ComTrF: Roy W. Brillhart, Jr., SrVP&TO
EmplBen,Nb: Eileen S. Sullivan, VP&TO
TrOpers,TDP: Janice Franklin, TOpO

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$22 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, VP&AsstTO
N. J. Chamberlin, ExecVP&AsstTO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$45 Mil
Hd: W. C. Hartley, ChmBd&TO
Carolyn S. Jacobs, SrVP&TO
Kathy Lovig, AsstTO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr$2 Mil
Hd: R. N. Robbins, TO

PARSONS COMMERCIAL BANK
P.O. Box 648 67357
316/421-1000 Tr$4 Mil
Hd: Ray Jacquinot, VP&TO
Philip Eaton, Pres&TO
R. E. Feess, ChmBd&AsstTO
Mary Jo Spielbush, Csh&AsstTO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$5.5 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
Marie Robinson, Sec

Pittsburg

BANK IV PITTSBURG, N.A.
P.O. Box 599 66762
316/231-0600 Tr$37.2 Mil
Hd: Paul A. Kirk, VP&TO
PersTr,EmplBen: H. Gay Adams, AsstTO
TrOpers: Donna Andrew

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$18.0 Mil
Hd: Stefan Carlgren, VP&TO
TrOpers: Eleanor L. Snider, AsstTO

FIRST STATE BANK & TRUST CO.
5th & Broadway 66762
316/231-2000 Tr$15 Mil
Hd,TrInv: Terrance D. Towner, Pres&TO
PersTr,TrOpers: Julie Plank, AsstTO

Prairie Village

JOHNSON COUNTY BANK, N.A.
6940 Mission Rd. 66208
913/362-7000 Tr$500 Mil
Hd: Bradley A. Bergman, ExecVP
James A. Deberry, TrCoun&SrVP
PersTr: Freda N. Whitaker, VP
CorpTr: Julia Bram
EmplBen: Mary E. Engelken, VP
TrInv: Robert B. Hobbs, SrVP
TrOpers: Joe Christian
Nb: Michael L. Best, VP

THE KANSAS TRUST COMPANY
6940 Mission Rd. 66208
913/362-7000
Bradley A. Bergman, Pres&CEO

THE SOUTHGATE TRUST COMPANY
7600 State Line, P.O. Box 8356 66208
913/649-5200 Tr$125 Mil
Hd: Marsha R. St. Clair, Pres
EmplBen: Leeland R. Johnson, VP&TO
TrOpers: Patricia Grothoff, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$7 Mil
Hd: Homer F. Davault, SrVP&TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$42 Mil
Hd: Howard K. Loomis, Pres
PersTr,TrOpers,TDP: Frederick S. Loomis, TO
CorpTr,TrInv,EmplBen,Nb:
Brian J. Schmidtberger, TO

Roeland Park

MIDAMERICAN BANK & TRUST CO.
9900 W. 87th St., P.O. Box 4569 66212
913/384-3450 Tr$170 Mil
Hd,CorpTr,EmplBen,Nb: Michael A. Kleinman,
SrVP&SrTO
NBD,PersTr,Est: J. Ann Curty, VP&PersTO
PersTr,Est: J. Robert Dunehoo, VP&PersTO
EmplBen: Alan D. Chingren, VP&PenTO
TrOpers: Virginia M. Lawson, TO

Russell

FIRST NATIONAL BANK AND TRUST
P.O. Box 393 67665
913/483-6322 Tr$135 Mil
Hd: Dick Tark, RegVP

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-6800 Tr$27 Mil
Hd: Stephen K. Warrick, TO
Mary Schulte, AsstTO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Chm&TO

Salina

BANK IV SALINA, N.A.
138 N. Santa Fe 67401
913/825-7221 Tr$107 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO
Marcia A. Houck, AsstVP&TO

FIRST BANK & TRUST CO.
235 S. Santa Fe, P.O. Box 1337 67402-1337
913/825-2211 Tr/o$8 Mil
Lloyd A. Davidson, Pres&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 800 67402-0800
913/827-5564 Tr$135 Mil
Hd: William Brelsford, Jr., SrVP&TO
Jim Berglund, Pres&AsstTO
Steven G. Wortmann, VP&TO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/826-4060 Tr$57 Mil
Hd,PersTr,CorpTr: W. F. Gilles, SrVP&TO
Hd,PersTr,TrInv,EmplBen,Nb: Rex Matlack, VP
CorpTr,TrOpers,TDP: Cindy Regnier, TO

Scott City

SECURITY STATE BANK
506 Main St. 67871
316/872-2109 Tr$1.2 Mil
Hd: Duane K. Ramsey
PersTr: Tom Beaton, VP&AsstTO
TrOpers: Nancy J. Hess, VP

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Marcia S. Ubben, TO
William F. Daniels, SrVP&AsstTO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$70 Mil
Hd: Randy Rush, SrVP&SrTO
William Martin, VP&TO

Topeka

BANK IV TOPEKA, N.A.
P.O. Box 88 66601
913/295-3450 Tr$349 Mil
Hd: Rudy E. Wrenick, Jr, SrVP&TO
Richard D. Shiney, SrVP&SrTO
PersTr: Richard E. Smith, VP&TO
TrInv,ComTrF: Doug Rideout, AsstVP&TrInvO
EmplBen: Wayne Whitney, VP&TO
TrOpers: Linda Robinson, VP&TOpO
Nb: John Hartmann, VP&TO

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: C. Odell Weidner, TO

COMMERCE BANK & TRUST
3035 S. Topeka Ave. 66611
913/267-8402 Tr$67 Mil
DeptHd,Nb: Robert L. Derstein, SrVP&TO
PersTr: Sheila Waltrip, AsstTO
Est: Pam Mitchell, AsstTO
CorpTr,EmplBenInv: Al Moore, Jr., SrVP&TO
CorpTr,EmpBenAdm: James Colgan, VP&TO
CorpTr,EmplBenMktg: Clyde Kensinger, VP
TrOpers: Jerry K. Anderson, SrVP&Comp

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66603
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers, SrVP&TO

HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$9.095 Mil
Hd: Lonny Kimbrough, Pres

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$30 Mil
Hd: Glenn Swogger, Chm

MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/291-1142 Tr$210 Mil
Hd: Robert W. Green, SrVP&TO
PersTr: Billie Pohl, SrTO
CorpTr: Helen W. Riner, CTO
TrInv: Gregory L. Shellard, VP
EmplBen: Carolyn J. Dunigan, VP
Nb: Kirk L. Johnson, VP

TOPEKA BANK & TRUST COMPANY
701 Kansas Ave. 66603
913/233-1515 Tr$49 Mil
Hd: Daryl V. Craft, SrVP&TO
PersTr: Kitty Miller, AsstVP&TO
TrOpers: Kathie Heslet, AdmAsst
Joseph Cassidy, AdmAsst

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Janet Stewart, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

Wichita

BANK IV WICHITA, N.A.
P.O. Box 1122 67201
316/261-4361 Tr$645 Mil
Hd: Marilyn B. Pauly, ExecVP
Legal&TaxCoun: Gerald M. Gleason, VP&TO
PersSvcsDept: Mark B. Robison, VP&TO
CorpTr: J. Stephen Larigan
EBT: Carroll D. Lawson, VP
TrInv: John S. Maurer, Jr., SrVP
Nb: Roger A. Ramseyer, AsstVP&TO

CENTRAL BANK & TRUST
P.O. Box 2 67201
316/681-6700 Tr/u$50 Mil
Hd: P. R. Mullen, ExecVP&TO
PersTr,EmplBen: Patricia A. Murphy, AsstTO

EMPRISE BANK
P.O. Box 2970 67201
316/269-7390 Tr$3.5 Mil
Hd: Marvin Seitz, ExecVP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/383-1450 Tr$700 Mil
Hd: E. A. Duguid, SrVP&SrTO
ChOperO: S. C. Woods, VP&SrTO
PersTr,Nb: R. W. Zellers, VP&TO
TrInv: M. B. Colgan, VP&TrInvO
RE: Elmer Pelton, VP&REO
CorpSvcs: Chuck Gorney, AsstVP&TO
TrOpers: Carole A. Neal, VP&SrTOpO
Nb: Terry Richards, TMO

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$560 Mil
Hd,TrInv: Britt M. Brown, ExecVP&SrTO
EmplBen: Mike Hastings, SrVP&TO
CorpTr: Nancy Mackey, AsstVP&TO
PersTr: Tammi Schroeder, AsstVP&TO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/291-5205 Tr$200 Mil
Hd,PersTr,TrInv,EmplBen,Nb:
Richard A. King, Pres&SrTO
TrOpers,TDP: Becky Taylor, AsstVP
CorpTr: Shirley Turner-Crommet, AsstVP&TO

TRUST COMPANY OF KANSAS
P.O. Box 3699 67201-3699
316/264-6010 Tr$10 Mil
Hd,PersTr,TrInv,EmplBen: Stephen A. English, Pres
CorpTr,TrOpers: Kimberly Ufford, VP
TDP: Charlene Morgan, AdmAsst

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$167 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Dial, VP&TO
TrInv,ComTrF: Charles N. Funk, SrVP&TO
TrOpers: Charles E. Sauer, VP&TOpO
EmplBen: Brenda K. Van Brimmer, VP&TO
TDP: Susan R. Kugler, AsstTOpO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$26 Mil
Hd: E. Dean Kennedy, VP&TO
TrInv: Joe Langley, VP

The Directory of Trust Institutions is included in a T&E subscription!

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$27 Mil
Hd: Michael W. Hobbs, TO
TrOpers: Tami Whitt

FIRST AMERICAN BANK
P.O. Box 671 41105-0671
606/329-2222 Tr$132 Mil
Hd: David D. Wolfe, SrVP&TO
Linda R. Ward, TO
Betty L. Hutchison, TOpO
Stuart B. A. Webb, TrInvO
Brenda H. Brammer, EBO

THIRD NATIONAL BANK
P.O. Box 1270 41105-1270
606/329-2900 Tr$225 Mil
Hd: Steven L. Simmerman, VP&SrTO
PersTr: Brian P. Ashley, VP&TO
TrOpers: Geneva P. Little, TOpO

Bardstown

WILSON & MUIR, BANK & TRUST CO.
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, ChmBd&CEO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 407 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Larry Harrison, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111
Hd: Wanda Scott, VP&SrTO
TrOpers: Sharon Kreke, AsstTO
Nb: David Compton, VP

BOWLING GREEN BANK & TRUST, N.A.
Fountain Square 42101
502/782-1000 Tr$79 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell, AsstTO
TrOpers: Kim Keller
TrInv: Paula Wurth

CITIZENS NATIONAL BANK
P.O. Box 90001 42102-9001
502/781-5000 Tr$153.3 Mil
Hd,TrInv: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP&TO
CorpTr: Janice K. Smith, TO
EmplBen: Ralph B. Barany, VP&TO

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: David Appleman, ExecVP&TO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5277 Tr/o$1.2 Mil
Hd: Robert D. Thompson, Pres&Csh

KENTUCKY (Cont'd)

Burlington

HUNTINGTON NATIONAL BANK OF BOONE COUNTY
2252 Burlington Pike 41005
606/586-6212 Tr/u$1 Mil
Hd: Rick Lux, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, VP&TO

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: James A. Brown, Chm

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, CEO
Robert F. Williams, VP&TO

Corbin

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 496 40702-0496
606/528-2500 Tr$4 Mil
Hd: Lillian Brock, AsstVP&TO
Brenda Clark, AsstTO

Covington

HUNTINGTON BANK OF KENTON COUNTY, INC.
P.O. Box 712 41012
606/292-7540 Tr$178 Mil
Hd: Richard H. Tapke, Jr., SrVP&TO
EmplBen: Robert V. Munninghoff, VP&TO
EmplBenAdm: Brian D. Warren, TO
PersTrNb: Martha A. Snider, TO
PersTrAdm: Todd A. Felthaus, TO
Nb: David K. Miller, AsstVP&TO
TrInv: David Wissinger, TO

KENTUCKY NATIONAL BANK OF KENTON COUNTY
P.O. Box 307 41012
606/292-7750 Tr$43 Mil
Hd,PersTr,Nb: Francis J. Fisher, VP&SrTO
EmplBen: Kevin C. Elliott
CorpTr: Shelia Back
TrOpers: Mary Johnson

STAR BANK-KENTON COUNTY
P.O. Box 589 41012
606/292-6161 Tr$90 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr$1 Mil
Hd,PersTr,TrOpers: Oma L. Doyle, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$8.5 Mil
Hd: Rhonda Brown, TO&VP

Danville

BANK OF DANVILLE & TRUST CO.
121 S. 4th St., P.O. Box 930 40422
606/236-6715 Tr$ 20 Mil
Hd: James E. Sullivan, Jr.
TrOpers: Pam Ruda

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$47 Mil
Hd: Morton M. Hoagland, VP&TO
PersTr,Est: G. W. Newsom, AsstVP
CorpTrF,EmplBen,TDP: Lisa Burke, AsstVP

FIRST SECURITY BANK & TRUST CO.-DANVILLE, N.A.
237 W. Main St., P.O. Box 229 40422
606/236-5762 Tr$23 Mil
Hd: Richard W. Born, VP&TO
TrOpers: Kathy Fletcher, AsstTO

Elizabethtown

CITIZENS FIDELITY BANK & TRUST
P.O. Box 643 42701
502/769-5941
Hd,TrInv,Nb: Thomas A. Poskin
PersTr: Jacqueline Priddy

FIRST CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: Jeffrey Thomas, AsstVP&TO

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-9841 Tr$3 Mil
Hd: John L. Harris, VP&TO

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$3 Mil
Hd: Barbara Norton, AsstVP&AsstTO
Cathy Bryant, AsstTO
Bill Covington, Pres&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James Sauer, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$3 Mil
Virginia T. Belt, TO
Tony Kinder, AsstTOpO
Nancy Colgan, AsstTO

Florence

THE FIFTH THIRD BANK OF NORTHERN KENTUCKY, INC.
8100 Burlington Pike 41042
606/283-8509 Tr$25 Mil
Clyde C. Nelson, VP&TO
Edward J. Middendorf, TO

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 365 41075
606/781-3700
Hd: Joyce E. Minning, VP&TO
Marlene Kane, AsstTO

★ Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40602
502/227-1600 Tr$226 Mil
Hd: Rickey D. Harp, VP&TO
PersTr: Wm. A. Powers, SrTO
CorpTr,TrOpers: Nancy W. Whitaker, SrTO
TrInv: Mark E. Kessinger, TO
EmplBen: Karen Sayer, TO
GenCoun: James H. Childers, SrVP&TO

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$9.528 Mil
Hd: Steven L. Massey, VP&TO
Barbara Smither, AsstTO

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Gary Broady, ExecVP
Delores Weidemann, SrVP
EmplBen: Ronnie Clark, Pres

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO
TrOpers: Louise Givens, AsstTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$4.5 Bil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr$1.0 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr$9 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Harold T. Matthews, Pres&TO
TrOpers: Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$13.4 Mil
Hd: Nancy M. Day, TO
CorpTr: Kathy Pedigo, TrClk
TrSec: Wanda P. Garrett, AsstCsh

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Henderson

FARMERS BANK & TRUST CO.
301 2nd St., P.O. Box 23 42420
502/826-2735 Tr$13.241 Mil
Hd: Carol M. Lambert, VP&TO

THE FIRST NATIONAL BANK OF HENDERSON
208 N. Main St., P.O. Drawer 2 42420
502/826-4000 Tr$38 Mil
Hd: Marvin N. Posey, VP&TO
CorpTr: Janet S. Esser, AsstTO
TrOpers: Eleanor Martin, TrAdmAsst

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$67.915 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
Elyon H. Davis, SrVP&SrTO
PersTr,TrOpers: Wanda V. Owen, AsstTO
TrInv: Charlie Jones, TrInvO
Farm: Greg Pritchett, FM

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2265 Tr$80 Mil
Hd: Richard C. Brasher, SrVP&TO
PersTr,ComTr,EmplBen: Clarence Walker, VP&TO
PersTr: Brasher Mason, VP&TO
CorpTr,TrOpers: Marjorie Thompson, VP&TO

SOVRAN BANK/KENTUCKY
712 S. Main St., P.O. Box 728 42240
502/886-5151 Tr/o$70 Mil
Hd: William R. McRae, SrVP&TO
PersTrAdm,Nb: Wanda P. Boyd, VP&TO
TrOpers: Faye W. Ferrell, TOpO

Jackson

CITIZENS BANK & TRUST CO-JACKSON
1138 Main, P.O. Box 770 41339
606/666-7575 Tr$1.996 Mil
Hd,PersTr,TrInv,Nb: Dale W. Deaton
TrOpers,Nb,TDP: Sharon Rose Calhoun

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Paul Vaughn, Jr., ExecVP

Lebanon

THE FARMERS NATIONAL BANK
136 W. Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 S. Main St. 42754
502/259-4001
Paul Gibson, SrVP&TO
Janice Howard, AsstTO

Lexington

BANK ONE, LEXINGTON, N.A.
Bank One Plaza 40507
606/259-9500 Tr$430 Mil
Hd: Barry Bond, SrVP&TrMgr
TrInv: Bill McClanahan, TrInvO
PersTr: Smith Hundley, PersTrO
CorpTr: J. David Dever, CTO
EmplBen: Janet A. Mitchell, EBTrO
TrOpers: Betty G. Bain, TrOpCoor

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40590
606/253-6245 Tr$300 Mil
Hd: Allen I. Rushing, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, VP&TO
PersTr: Norton G. Pritchett, Jr., VP&TO
TrInv: Bob Marsh, TO
EmplBen: Vicky Foster, AsstTO

COMMERCENATIONAL BANK
301 E. Main St. 40507
606/281-5200
(Affiliate of First Kentucky Trust Co., Louisville, KY)
Hd: Donald C. Wells, SrVP

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-2402 Tr$1 Bil
Hd: Jack R. Cunningham, ExecVP&TO
AsstUnitHd: W. W. Hall, Jr., 1stVP&TO
PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
TrOpers: Ken Sickels, VP
Nb: Denny L. Spicer, VP&TDO

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$3.433 Mil
Hd: Cookie Henderson, TrAdm

Louisville

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$2.8 Bil
Hd: William T. Simpson, SrVP
TrAdmin: Charles A. Walter, SrVP
CorpTr: Jackson I. Jones, VP
TrInv: Ronald J. Murphy, Pres-Capital Mgmt. Co.
TrOpers: Richard S. Crawford, VP
PersTrNb: Gordon L. Ragan, VP
EmplBenNb: Robert T. Goetz, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40233
502/581-4170 Tr$6.745 Mil
Hd: L. A. Warner, Pres
PersTr: Barksdale F. Roberts, SrVP
CorpTr: D. W. Weihe, SrVP
TrInv: June Prince, SrVP
EmplBen: Houston Cockrell, VP
TrOpers: S. D. McCreary, SrVP
Nb: Donald Wood, SrVP
TDP: R. S. Fishback, VP

HILLIARD LYONS TRUST COMPANY
545 S. Third St., P.O. Box 32760 40232
502/588-8649 Tr$290 Mil
Hd: Donald F. Kohler, ChmBd
PersTr: Arthur C. Peter, Pres
TrInv: Jon V. Norman, VP
TrAdm: Willis W. Hobson, VP
TrMktg: Don C. Graeter, VP
SecTreas: J. McFerran Barr, II, VP

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-1700 Tr$2 Bil
Tr&InvGpHd: Robert G. Scherer, ExecVP
ADIMINISTRATIVE SERVICES:
PersTrMgr: Jack M. Combs, Jr., SrVP
InstTrMgr: Kennedy H. Clark, SrVP
Tax: Douglas P. Neal, SrVP
CorpTr: Cordell V. Lawrence, SrVP
INVESTMENT SERVICES:
Robert C. Gray, Jr., SrVP
PersTr: Wm. G. Duncan, SrVP
CorpTr: Clarence V. Lee, SrVP
INTERNAL SERVICES:
Michael C. Huettig, SrVP
OpersMgr: Mary A. McEllistrem
Compliance: Roger E. Lieber
MARKETING:
Steven L. Nelson, SrVP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
502/562-5479 Tr$150 Mil
Hd: Orson Oliver, Pres
CorpTr,TrOpers: Carl Frazier, VP&TO
TrInv,Nb: John Burkhardt, VP&TO

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$400 Mil
Hd,TrInv: R. Keith Cullinan, ExecVP&TO
Neil B. Jesse, VP&IO
PersTr: Stephen T. Wolford, VP&TO
ComTrF: Judith B. Bryon, VP&IO
CorpTr,EmplBen: Joseph R. Gillespie, VP&EBO
TrTax: V. Marlene Farris, AsstVP&TrTxO
TrOpers: Brenda Cotner, AsstVP&TOpO

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$9.858 Mil
Hd: Mildred O. Whitfield, VP&TO

KENTUCKY BANK & TRUST CO.
1 S. Main St., P.O. Drawer B 42431
502/821-6075 Tr$16 Mil
Hd: Shirley W. Thomas, VP&TO
TDP: Brenda Royalty

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$15 Mil
Hd: L. Rush Hunt, VP&TO

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr/u$1 Mil
Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$13.952 Mil
Hd: Frederick D. Blume, Pres&TO
TrOpers: Frances P. Ray, TOpO
Nb: Gene R. Miller, SrVP&TO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$7 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$46 Mil
Inv,Nb: Kirk Tolle, VP&TO
CorpTr,EmplBen: Lloyd Schiltz
PersTr,Est: Charlotte Hilterbrand
TrOpers: Sarah Harris

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$4 Mil
Hd: Allan Atkins, VP&TO

FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave., P.O. Box 400 40965
606/248-5950
Hd: H. Aubery Bailey, SrVP&TO

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr$11.5 Mil
Hd: David Presser, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr$3 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Jon Caldwell, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

KENTUCKY (Cont'd)

Mission

THE MISSION BANK
5201 Johnson Dr. 66205
913/831-2400 Tr$147 Mil
Hd: James G. O'Sullivan, VP&TO
PersTr,TrOpers: Rosella J. Hoglund, AsstVP&TO
TrOpers: Mary Harmon, AsstTO

Moundridge

THE CITIZENS STATE BANK
201 S. Christian Ave. 67107
316/345-6317
Hd: Kenneth J. Goering, Chm

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd: Claude E. Bentley, CEO
Deborah Spencer, SrVP&Csh
MONTGOMERY & TRADERS BANK & TRUST CO.
Main & Bank Sts. 40353
606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO
MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$24.9 Mil
Hd: Daniel C. Manley, VP&TO
EmplBen: Jacqueline Watson, AsstTO
TrOpers: Evelyn K. Marshall, AsstTO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr$3 Mil
Hd,CorpTr,TrInv,ComTrF:
Robert L. Chambless, Jr., Chm&TO
PersTr,EmplBen: Louise C. Martin, Pres,CEO&TO
TrOpers,Nb,TDP: Dewayne T. Bush, MgtTrainee

Murray

BANK OF MURRAY
P.O. Box 1080 42071
502/753-1893 Tr$9.5 Mil
Hd: Charles S. Foster, TO
TrOpers: Pat Latimer, AsstTO

Newport

STAR BANK, N.A., CAMPBELL COUNTY
P.O. Box 190 41072
606/261-5922 Tr$25 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres
TrOpers: Chris S. Hoffman, TO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$1.6 Mil
Hd: Richard A. Collins, VP

Owensboro

CARDINAL FEDERAL SAVINGS BANK
700 Frederica St. 42301
502/684-9661 Tr$12.1 Mil
Hd: J. Norman Martin, SrVP&TO
TrOpers: Gladys Wall
EmplBen,Nb: Harold Monroe
CENTRAL BANK & TRUST CO.
110 W. 3rd St. 42302
502/686-3545 Tr$80 Mil
Hd: Jack M. Diamond, VP&SrTO
PersTr: Nell Mitchell, AsstVP&TO
TrInv: C. Robert Modys, SrVP&TO
TrOpers: Sandy Travis
CITIZENS STATE BANK
P.O. Box 886 42302
502/926-5785 Tr$75 Mil
Hd: Robert C. Berry, SrVP&TO
TrInv: Robert E. Wagner, VP&TO
PersTr,CorpTr: Betty D. Girten, TO
EmplBenAdmin: Judith A. Hines, AsstVP&TO
Nb: R. Alan Hamilton, AsstVP&TO
OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$243 Mil
Hd: Ronald D. Shepherd, SrVP&TO
PersTr: Charlie D. Mitchell, SrVP&ExecTO
Nina Stamper, VP&TO
EmplBen,TrOpers,PenTr: Patty Drury, VP&TO
ASSET MANAGEMENT DIVISION
FP: Walter H. Smith, 1stSrVP

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Sue Gaines, TO

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42002-2400
502/575-5100 Tr$200 Mil
Hd,TrInv: J. Russell Ogden, CFA&SrVP
Hd,CorpTr,EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF,TrOpers: Kathaleen Wyatt, AsstTO&TOpO
Dale Hancock, CFA,AsstVP&TrIO
PADUCAH BANK & TRUST CO.
P.O. Box 2600 42002-2600
502/443-6423 Tr/u$1 Mil
Hd: Janis H. Phillips, VP&TO
PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1920 42001
502/441-1260 Tr$190 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, VP&TO
TrOpers: Mindi Whitworth, TOpO
TrInv: Wells Heath, III, AsstVP&TO
Eileen Duobinis-Gray, AsstVP&TO
Ronnie Reeves, AsstTO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 1488 41240
606/789-4001 Tr$7.229 Mil
Hd,PersTr,CorpTr: Dennis Dorton, Pres&TO
Hd,PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb,TDP:
Toni C. Spradlin, VP&TO
FIRST NATIONAL BANK
P.O. Box 710 41240
606/789-2111
Hd: Robert L. Bayes, Pres&TO

Paris

BOURBON AGRICULTURAL DEPOSIT BANK & TRUST CO.
P.O. Box 157 40362-0157
606/987-1795 Tr$28.158 Mil
Hd,TrInv,EmplBen: Gregory J. Dawson
PersTr: Jan Worth
TrOpers: Judy Taylor, TOpO
Nb: Bill Case

Pikeville

THE FIRST NATIONAL BANK OF PIKEVILLE
P.O. Box 1002 41501
606/437-6247
Hd: Robert Page, AsstVP&TO
PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr$7.5 Mil
Hd: Burlin Coleman, ChmBd
Lonnie K. Osborne, TO

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-4000
Hd: O. Sam Blankenship, Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$9.25 Mil
Hd: James R. Kevil, VP&TO
FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545 Tr$2.954 Mil
Hd: Kenneth E. Cox, Pres&CEO
Danny H. Patton, VP&TO
Nancy Wynn, AsstVP&AsstTO

Richmond

CITIZENS FIDELITY BANK & TRUST MADISON COUNTY
P.O. Box 8 40475
606/623-2747 Tr$10 Mil
Max Smith, Pres
William C. Parks, VP&TO
FIRST SECURITY BANK & TRUST CO.-MADISON COUNTY
P.O. Box 38 40475
606/623-2884 Tr$16 Mil
Hd,PersTr,CorpTr: H. Thomas Tudor, SrVP&TO

Shelbyville

CITIZENS UNION BANK
P.O. Box 189 40066-0189
502/633-4450 Tr/u$1 Mil
Hd: Lois Bradford, TO
LIBERTY NATIONAL BANK OF SHELBYVILLE
P.O. Box 187 40066-0187
502/633-4856
Hd: Ruby Conn, Pres
Fred Catlett, VP

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr$14 Mil
Hd: Douglas J. Warren, TO
Vickie Godsey, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr$1.5 Mil
Hd: Garland Certain, Pres&TO
Ruth Conway, VP&AsstTO

Versailles

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$21 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1.6 Mil
Hd: Jerome A. Griessmann, ExecVP&CEO

Winchester

CITIZENS FIDELITY BANK & TRUST CO.-WINCHESTER
P.O. Box 216 40391
606/744-1161 Tr$10 Mil
William C. Parks, VP&TO

FIRST SECURITY BANK OF CLARK COUNTY
24 W. Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TDP: Kathy Newkirk

LOUISIANA

Alexandria

HIBERNIA NATIONAL BANK
P.O. Drawer 1030 71309
318/487-2186
(Branch of New Orleans)
PersTr: Kelly Ducote, AsstTO
CorpTr: Rene P. Chappelle, AsstTO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71309
318/487-2446 Tr$45 Mil
Hd: Edward L. Crump, Jr., VP&TO
TrAdm: Joey Descant, III, VP&TO
TrOpers: Gayle Bishop, TO

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71309
318/445-4531
Hd: Henry E. Blake, VChm&TO

★Baton Rouge

CITY NATIONAL BANK
445 North Blvd., P.O. Drawer 1231 70821
504/387-2151 Tr$130.4 Mil
Hd: Paul Nowacki, ExecVP
SrAdm: John S. Hancock, Jr., SrVP&TO
Nb: John McKowen
PersTr: Ouida Powell, AsstVP&TO

HANCOCK BANK OF LOUISIANA
P.O. Box 591 70821
504/346-6327 Tr$131 Mil
Hd,TrInv,Nb: Irwin Phelps, SrVP
PersTr: Diane Hoffman, VP&TO
TrOpers: Kim Harrell, AsstTO

HIBERNIA NATIONAL BANK
P.O. Drawer 3597 70821
504/381-2129
(Branch of New Orleans)
TrMgr,EmplBenAdm: John D. Temple, VP&TO
PersTrAdm: Bradley D. Taylor, VP&TO
CorpTrAdm: Evelyn G. Dean, AsstVP&TO
BusDev: L. Brent Moseley, VP&TrInvO

PREMIER BANK, N.A.
P.O. Box 1511 70821
504/389-4251 Tr$4.5 Bil
(Branches in Houma, Lafayette, Lake Charles, Monroe & Shreveport)
Hd: Richard S. White, Jr., ExecVP
PersTr: Charlotte K. Ray, SrVP&TO
CorpTr: John S. Adkins, SrVP&TO
TrInv: Donald E. Allred, Pres, Premier InvestmentAdvisors, Inc.
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: Robert R. Riche, VP&TO

SUNBURST BANK
P.O. Box 2710 70821
504/924-9210 Tr$70 Mil
Hd: Richard W. Petrie, Jr., SrVP&TO
PersTr,CorpTr,EmplBen: Carma Doyle, VP&TO
TrInv: Brendan B. Brosnan, TO
TrOpers: Patricia S. Albin, TOpO
TrBD: Randy W. Ransom, AsstVP&TO

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bunkie

BUNKIE BANK & TRUST
P.O. Box 100 71322
318/346-2668 Tr/u$1 Mil
Tomas Durham, TO

Columbia

CALDWELL BANK & TRUST
P.O. Box 1749 71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Eunice

ST. LANDRY BANK AND TRUST COMPANY
Eunice Office
101 N. 2nd St. 70535
318/457-5221
(Branch of Opelousas)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Charles A. Richard, Jr., SrVP&Mgr
LouAnn Bradley, VP&AsstMgr
Dean Zerbe, VP&AsstMgr

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Betty Veeder, VP

Hammond

CITIZENS NATIONAL BANK
201 N.W. Railroad Ave., P.O. Box 2188 70404
504/345-3545
Hd: Jack W. Gautier, ExecVP-Inv

Harahan

FIRST NATIONAL BANK OF JEFFERSON PARISH
5400 Mounes St. 70123
504/734-8034 Tr$32.1 Mil
Hd,TrInv: William W. Laurendine, III, SrVP&TO
PersTr: Joyce B. Smith, TO
CorpTr,EmplBen,Nb: John T. Trotter, VP&TO
TrOpers: Leslie Santalucito, TO

Haynesville

THE PLANTERS BANK & TRUST CO. OF CLAIBORNE PARISH
P.O. Box 151 71038
318/624-1515
Hd: Ralph Williams, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$180 Mil
Hd,Nb: Ronald G. Barnes, VP&TO
TrOpers: Joan L. Benoit

PREMIER BANK, N.A.
South LA Region
720 E. Main St. 70360
504/876-7800
(Branch of Baton Rouge)
Hd: Jules Ellender, VP&TO

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$5 Mil
Hd: Jeff Boudreaux, Pres
Hd,PersTr,TrInv,TrOpers,Nb,TDP: Frederick F. Huber, TO

Lafayette

FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/265-3208 Tr$32 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Deborah Fuselier Howton, SrVP
PersTr,CorpTr,TrOpers,TDP: Jerry W. Reynolds, VP&TO
TrOpers,TDP: Helen Royer

PREMIER BANK, N.A.
Lafayette Region
200 W. Congress St. 70501
(Branch of Baton Rouge)
Richard C. Byrd, VP&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 3403 70602
318/494-3319 Tr/o$25 Mil
Hd,PersTr: Allain Davidson, VP&TO
CorpTr: Ronald P. Roan, AsstVP&TO
TrInv: Ben W. Buck, Sr., AsstVP&TrInvO
EmplBen: Kevin S. Rodgers, TrAdmO
Nb: Frederick M. Lee, VP&TO

FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$55 Mil
Hd,Nb: Charles B. Verrette, VP&TO
CtyMgr: Stephen T. Becnel, VP

LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/494-4301 Tr/o$47 Mil
Hd: Andrew J. Betz, SrVP&TO
TrOpers: Julie Fewell, AsstTO

PREMIER BANK, N.A.
Lake Charles Region
825 Ryan St. 70601
318/493-3256
(Branch of Baton Rouge)
Hd: Charles S. Ware, SrVP&TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71496-1151
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, TO

Include Your Logo
See Page 226

LOUISIANA (Cont'd)

Mandeville

HIBERNIA NATIONAL BANK
P.O. Box 808 (Covington) 70434
504/624-4234
(Branch of New Orleans)
PersTr: Darrell Studdard, AsstTO

Metairie

JEFFERSON GUARANTY BANK
Trust Department - Ste. 301
3525 N. Causeway Blvd. 70002
504/838-4557 Tr$40 Mil
Hd,CorpTr: Nicholas J. Compagno, Jr., VP&TO
PersTr: Keith M. Jacomine, AsstVP&TO
EmplBen: Valerie W. Truax, AsstVP&TO
TrOpers: Harold F. Keneker, Jr., VP&TO

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Jack Byrd, Pres
TrOpers: Martha H. Alexander, TO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71058-0340
318/377-6366
Hd: Ralph S. Williams, Pres

THE TRUST COMPANY OF LOUISIANA
736 Main St. 71055
318/377-4262
(Branch of Ruston)
Ty Pendergrass, SrVP

Monroe

CENTRAL BANK
P.O. Box 4928 71211
318/362-8544 Tr$225 Mil
Hd: Edward F. Wheland, II, SrVP&TO
PersTr: Walter E. Busby, VP&TO
EmplBen: Jo Ann Pickering, TO
TrOpers: Diana Fontana, TOpO
TrInv: Dean Mailhes, TrInvO

FIRST AMERICAN BANK & TRUST OF LOUISIANA
P.O. Box 7232 71211
318/362-8272 Tr$240 Mil
Hd,TrInv: William W. Keith, SrVP&TO
PersTr,CorpTr: Bruce F. Jones, VP&TO
ComTrF,TrOpers,TDP: Gerald F. Farrar, AsstVP&TO
EmplBen: Betsy Evans, EBO

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches P.O. Box 487 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers: J. Herbert Boystun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Ford Jacka, VP&AsstTO

HIBERNIA NATIONAL BANK
1101 Hudson Lane, Ste. C-1 71201
318/361-0970
(Branch of New Orleans)
BusDev: Christopher L. Craighead, AsstVP&TO

PREMIER BANK, N.A.
Monroe Region
130 DeSiard 71201
318/362-7576
(Branch of Baton Rouge)
Hd: Timothy D. Quinn, VP&TO

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71458-0446
318/352-8141 Tr$2 Mil
Hd: Pat Henry

New Iberia

THE NEW IBERIA BANK
P.O. Box 11240 70562-1240
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

ALERION BANK
(Formerly American Bank & Trust Co.)
200 Carondelet St. 70130
504/569-0412 Tr$30 Mil
Hd: Linda E. Kern, VP&TO
PersTr,EmplBen: Beth B. Lee
TrOpers: Susan M. Kottemann

FIRST NATIONAL BANK OF COMMERCE
210 Baronne St. 70112
504/561-1606 Tr$820 Mil
Hd: W. Shiles McCord, ExecVP&TO
TrInv: John C. Portwood, SrVP&TO
TrOpers: Clifton Saik, VP&TO
Nb: Richard T. Hill, VP&TO
TrAdmin: Michael J. Guidry, SrVP&TO

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.86 Bil
(Branches in Alexandria, Baton Rouge, Mandeville, Monroe & Shreveport)
Mgr: Rodney J. Abele, Jr., ExecVP&Mgr
TrInvMgr: Robert L. Rust, VP&TrInvO
CorpTrMgr: Kenneth A. Rains, VP&TO
BusDevMgr: Pierre F. Lapeyre, VP&TO
LglMgr: Z. Geoff Bujalski, VP&TO
TrOpersMgr: David L. Sadler, VP&TO
EmplBenMgr: Ben Byers, VP&TO
PersTrMgr: Hal C. Reed, VP&TO
CorpTr,N.O.: J. Critington Lorio, VP&TO
BusDevEmplBen,N.O.: William J. Kearney, III, VP&TO
BusDevPersTr,N.O.: Jeffrey W. Askins, AsstVP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$90 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

FIRST ACADIANA NATIONAL BANK
P.O. Drawer E 70571
318/942-5752 Tr$2.3
Hd,TrOpers: Robert Bacon, ExecVP&ChOpO/Tr
Planters Branch:
110 E. Bellevue 70570
318/942-5752

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
(Branches in Eunice & Port Barre)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$2 Mil
Hd: E. B. Middleton, Pres&CEO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY
Canal at Saizan Ave.
(Branch of Opelousas)
318/585-7659
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Ruston

THE TRUST COMPANY OF LOUISIANA
107 N. Trenton St. 71270
318/251-4650 Tr$75 Mil
(Branches in Minden & Shreveport)
Hd: Kyle McDonald, Pres&CEO
PersTr: Susan Hammond, TO
TrInv: James F. Crank, SrIO
EmplBen: Ann Marie Mills, TO
TrOpers: Nelda Bender, TOpMgr

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/o$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

AMERICAN BANK & TRUST CO.
401 Market, Ste. 101 71101
318/222-4474
(Trust Assets managed by The Trust Company of Louisiana, Ruston, LA)
Patrick L. Nelson, SrVP
Jan M. Foster, TO

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/429-1715 Tr$515 Mil
Hd: David H. Nordyke, SrVP&TO
PersTr: Terry M. Gaston, VP&TO
CorpTr: Richard G. McBroom, VP&TO
EmplBen: Stephen A. Boose, VP&TO
TrInv: R. E. Lindquist, VP&TO
Nb: John W. Hurst, TO

HIBERNIA NATIONAL BANK
P.O. Box 8218 71148
318/674-3790
(Branch of New Orleans)
TrMgr: David E. Tyrone, VP&TO
BusDev: Arthur R. Carmody, III, VP&TO
EmplBenAdm: Phillip L. Pounds, TO
PersTrAdm: Myra Pharis, AsstTO

PREMIER BANK, N.A.
Shreveport Region
P.O. Box 21116 71154
318/226-2211
(Branch of Baton Rouge)
Paul E. Hicks, VP&TO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: Roy M. Fish, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, Pres&CEO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers: J. Herbert Boydstun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Beuford G. Jacka, Jr., AsstTO

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, ExecVP&TO

MAINE

★Augusta

KEY TRUST COMPANY OF MAINE
286 Water St. 04330
207/623-5660
(Branch of Portland)
TrInv: Frank Lawrence, VP&TrInvO
PersTr: Bruce Stockford, VP&TO
EmplBen: Cathe C. Morrill, AsstVP
Nb: Steven J. Bell, AsstVP&TO

Bangor

CASCO NORTHERN BANK, N.A.
21 Main St. 04401
207/947-0136
(Branch of Portland)
Edwin Bonefant, VP
Michael Metigue, TO

FLEET BANK OF MAINE
Fleet Center, Exchange St. 04401
207/941-6050 Tr$1.5 Bil
(Branches in Lewistown, Portland, Sanford & Waterville)
Hd: Richard E. Steckiel, SrVP
TrInv,ComTrF: J. Edward Klisiewicz, SrVP
EmplBen: R. Paul Pasquine, SrVP
Nb: Peter Simmons, VP
TDP: Jacqueline A. Bouchey

KEY TRUST COMPANY OF MAINE
23 Water St. 04401
207/945-0663
(Branch of Portland)
PersTr: Lawrence D. Pelletier, VP&TO
Nb: Paul J. Morrow, TO

MAINE NATIONAL BANK
(Bank of New England)
1 Merchants Plaza
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd,EmplBen: Mark L. Cuneo, VP
PersTr: Richard S. Douglas, VP
Nb: Michael Cutler, AsstVP

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$33 Mil
Robert M. Parker, Jr., AsstVP&TO
Susan L. Kenney, AsstTO
TrOpers: Deanna S. Condon
Shari L. McLain

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$143.443 Mil
(Branch in Ellsworth)
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
Faye A. Geel, AsstTO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Charlene H. Tibbetts, TOpO
Nb: Anne C. Gibson, AsstVP

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-5391 Tr$39 Mil
Hd: Richard S. Libby, VP&TO
PersTr: Julian S. White, VP&TO
TrOpers: Jean H. Kief, AsstTO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd&CEO
George E. Brickates, Pres

Damariscotta

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$27.2 Mil
Hd: Henry V. Pelton, VP&TO
TrOpers: Nora A. Cyr, TOpO

Ellsworth

BAR HARBOR BANKING & TRUST CO.
137 High St. 04605
207/667-9314 Tr$143.443 Mil
(Branch of Bar Harbor)
Anne C. Gibson, AsstVP

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$24 Mil
Hd: William S. Clark, VP&TO

Lewiston

FLEET BANK OF MAINE
35 Ash St. 04240
207/795-8600
(Branch of Bangor)
Hd: Corinne O. McIntosh, VP

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$3 Mil
Hd: L. Gary Knight, TO
Melvin L. Newendyke, AsstTO

Portland

CASCO NORTHERN BANK N.A.
One Monument Sq. 04101
207/774-8221 Tr$950 Mil
(Branches in Bangor & Presque Isle)
Hd: Frank H. Parker, ExecVP
Hd,Admin,Opers: A. Peter Babyak, SrVP
TrInv,ComTrF: Mike Weber, VP
PersTr: Robin Stiles, SrVP
EmplBen: Stuart H. Goodwin, VP
TrOpers: Margaret Swoboda, VP
Nb: Charles S. Probert, VP

FLEET BANK
One City Center, P.O. Box 17537 04101
207/874-5010
(Branch of Bangor)
Hd: Richard E. Steckiel, SrVP

KEY TRUST COMPANY OF MAINE
One Canal Plaza 04112
207/874-7111 Tr$1 Bil
(Offices in Augusta & Bangor)
Hd: William M. Hunter, II, Pres&CEO
PersTr: Theodore B. Wordon, VP&TO
Scott C. Winslow, VP&SrTO
CorpTr: Jeffrey M. Van Fleet, SrVP&TO
TrOpers: Martin S. Snider, VP
Nb: Gary L. Robinson, VP
Dennis B. Mitchell, AsstVP&TO

MAINE NATIONAL BANK
(Bank of New England)
400 Congress St., P.O. Box 3555 04104
207/775-1000
(Branch in Bangor)
TRUST DEPT.
Hd,PersTr: Mary E. McGushin, SrVP
CorpTr: W. Jeffrey Kramer, TO
TrInv,ComTrF: David H. Chute, VP
EmplBen: Michael W. Wyman, VP
TrOpers: Donald W. Smith, VP
Nb: George F. Pennington, VP

Presque Isle

CASCO NORTHERN BANK
P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
Hd: Brent K. Jepson, VP

KEY BANK OF MAINE
Northern Division
P.O. Box 847 04769
207/764-6650
Hd: David I. Dorsey, VChm

Sanford

FLEET BANK
Mill Square 04073
207/324-2202, Ext. 268
(Branch of Bangor)
Hd: William D. Lucas, VP

Waterville

FLEET BANK
33 Maine St. 04901
207/873-4291, Ext. 275
(Branch of Bangor)
Hd: Clarence E. Bickford, Jr., VP

MARYLAND

★Annapolis

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr$96 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
TrOpers: Joanne K. Park, TO
TrAdm: Deborah N. Hargadon, TO
Linda R. Boney, AsstTO

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4088 Tr$1.2 Bil
Hd: Thomas G. Church, SrVP
Thomas J. Quirk, II, VP-LegalCompl
PersTrAdm: Richard D. Adams, VP
Est&InstitAdm: Peter M. Watts, VP
TrInv: Lee M. Seabolt, VP
EmplBenAdm: Louis Sergi, VP
CorpTr: George Hamilton, VP
Nb: H. Bradbury Foster, VP
TrOpers: Patricia Farrell, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles St. 21201
301/244-4602 Tr$1.7 Bil
(Branches in Cumberland and Hagerstown)
Leslie C. Lee, SrVP&TO
David K. Tuttle, Jr., SrVP&TrInvO
PersSvcs: John E. Fitzgerald, VP
RE: William A. Bower, VP
CorpTr&Cust: Richard H. Bass, VP
FIMgt: Paul D. Corbin, SrVP
TrMtg&Nb: John A. Gilpin, VP
Opers&InstAdmin: Edward F. Obaza, VP

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MARYLAND (Cont'd)

Baltimore (Cont'd)

MERCANTILE-SAFE DEPOSIT & TRUST CO.
2 Hopkins Plaza 21201
301/237-5900 Tr$6 Bil
(Member of Mercantile Bankshares Corp.)
TRUST DIVISION
Hd: Brian B. Topping, VChm
PERSONAL TRUST SERVICES
Inv: James Q. Ball, SrVP
Admin: W. Curtis Stith, SrVP
EstPlng: Richard J. Flanigan, SrVP
Mktg&SlsMgt: John R. Hornady, III, VP
INSTITUTIONAL SERVICES
InstitMktg-Cust: Alton A. Shoda, SrVP
EmplBen: James H. Clark, VP
INVESTMENT SERVICES
James D. Hardesty, ExecVP
ResSvs: Robert F. Boyd, SrVP
InstPtfolMgt: Gordon S. Van Vranken, SrVP
AssetMgt: Kimberly A. Proctor, VP
SecurTrad: William E. Conrad, VP
InstitMkt-Inv: John Wetzelberger, VP

SECURITY TRUST CO., N.A.
(Formerly Maryland National Bank)
2 N. Charles St., P.O. Box 995 21203
301/244-6325
(Branch of Washington, D.C.)
Hd: Walter R. Fatzinger, Jr., Pres
ASSET MANAGEMENT DIVISION
John W. Mockoviak, ExecVP&SrTO
TrInv: Terence W. Collins, ASB Capital Mgt., Inc.
PersTr: Howard M. Weiss, SrVP&TO
EmplBen: Patricia Potter, VP&TO
NbInv: Philip Cocke, VP
Nb,PersTr: G. Michael Richwine, VP
INVESTOR SERVICES DIVISION
Charles G. Cusic, Jr., ExecVP&SrTO
CorpTr: Dean T. Fisher, SrVP&TO
TrOpers: Leonard H. Smith, VP&TOpO
Cust: Kathy A. Jackson, SrVP&TO
Nb,Cust: Judy McCoy, VP&TO

SIGNET BANK/MARYLAND
7 St. Paul St. 21202
301/332-5000 Tr$479 Mil
Hd,PersTr: Stephen S. Kramer, SrVP
CorpTr: Diane Tenhoopen, AsstVP
TrInv: Robert M. Hopkins, Jr., VP
EmplBen: Jay M. Neale, VP
Nb: Louis J. Rosenthal, VP

Bethesda

CRESTAR BANK MD/BETHESDA, MD
7500 Wisconsin Ave., P.O. Box 30197 20814
301/951-3028 Tr$4.5 Mil
(Branch of Richmond, VA)
Hd,PersTr,Nb: Larry O. Holland, SrVP

DOMINION BANK OF MD
7220 Wisconsin Ave. 20814
301/961-5100
Joseph L. Malone, ChmBd
Philip M. Comerford, Pres

THE RIGGS NATIONAL BANK OF MARYLAND
7200 Wisconsin Ave., Ste. 911 20814
301/656-6900
Hd: Frederic G. Burke, SrVP

SOVRAN BANK/MARYLAND
6610 Rockledge Dr. 20817
301/493-2902 Tr$500 Mil
InstTr,Hd: Andrew L. Robinson, SrVP
PersTr: David A. McClung, 1stVP
EBT: Cheryl Kampen, VP
TrInv: Camille A. Baroni, 1stVP
TrOpers: W. Dale Middleton, VP
InstitNb: Edmund S. Richards, 1stVP
CorpTr: John Fronzaglia, AsstVP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
14401 Sweitzer Lane 20707-2921
301/206-6240 Tr$67 Mil
Hd,TrInv,Nb: James W. Neal, VP&TO
PersTr: Wesley A. Flory, TO

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4666
(Branch of Baltimore)
Mgr: Mary Ann Duddleson, TrExec

FIRST UNITED NATIONAL BANK & TRUST
Center St. 21502
301/724-8688
(Branch of Oakland)
C. Thomas Rankin, VP&TO

LIBERTY BANK OF MARYLAND
P.O. Box 1645 21502
301/724-4100 Tr$53 Mil
TrMgr: Charles W. Judge, VP
Admin: Bruce Irons, AsstVP&TO
TrOpers: Ealnor Woods
TrTx: Chris Stoner, AsstTO

Easton

MERCANTILE-SAFE DEPOSIT & TRUST CO.
113 A Dover St., P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr., VP

The Directory of Trust Institutions is included in a T&E subscription!

Frederick

FARMERS & MECHANICS NATIONAL BANK
110 Thomas Johnson Dr. 21701
301/694-4060 Tr$117 Mil
DivMgr: Patti A. Stuckey, SrVP
Peter G. Dufourny, VP&TO
Marilyn L. Yost, AsstVP&TO
Susan B. Hough, AsstTO
Brad W. Young, AsstTO
Carol A. Blackburn, TrOpersMgr

Greenbelt

SECURITY TRUST COMPANY, N.A.
Maryland Trade Center Two
7474 Greenway Center Dr. 20770
301/513-1360
(Branch of Washington, DC)
Joseph M. Cimino, VP

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
P.O. Box 419 21740
301/733-6000
(Branch of Baltimore)
Mgr: Betty J. Keedy, TrExec

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/791-8472 Tr$85 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, SrVP&SrTO
PersTr,EmplBen,Nb,TrOpers: Donna L. Moats, AsstTO
Martin Radinsky, Adm&OpersAsst
DevRep: Melanie C. Regner, TDO

Lutherville

SECURITY TRUST CO., N.A.
10751 Falls Rd., Ste. 410 21093
(Branch of Washington, D.C.)
David W. Britton, VP

Oakland

FIRST UNITED NATIONAL BANK & TRUST
19 S. Second St. 21550
301/334-9471 Tr$59.5 Mil
(Branch in Cumberland)
Hd: Eugene D. Helbig, Jr., VP&TO
Dorothy B. Cathell, AsstVP&TO
Shirley E. Fitzwater, AsstTO

GARRETT NATIONAL BANK
46 S. Second St. 21550
301/334-9483
David M. Nordeck, TO
Susan B. Parsons, AsstTO

Olney

SANDY SPRING NATIONAL BANK
17801 Georgia Ave. 20832
301/774-8420 Tr$32 Mil
Hd,PersTr,TrOpers,Nb,TDP:
Janice Biennas, VP&TO
TrInv: Clark Kendall, InvO

Upper Marlboro

UNITED BANK AND TRUST COMPANY
OF MARYLAND

UNITED BANK & TRUST CO.
9420 Pennsylvania Ave. 20772
301/856-7937 Tr$3.268 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
Roy James Brodowski, TO

ROYAL SWAN FARM
PAMELA ANN QUARSTEIN
TRUST CONSULTANT
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- WORKFLOW ANALYSIS

STILL POND, MARYLAND 21667
(301)348-5693

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Ext. 220 Tr$66 Mil
Hd: William J. Gering, SrVP&TO
TrInv: Thelma M. Voelker, VP&SrIO
TrOpers: Sherry Mutt, TOpO
Nb: Lucy B. Henson, VP

Williamsport

WASHINGTON COUNTY NATIONAL BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, VP&TO

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY, N.A.
11 Amity St. 01004
413/256-3278 Tr$105 Mil
Hd,PersTr: Margaret J. Mallalieu, VP&TO
PersTr: Anne Chernick, TO
Nb: David Berube, AsstVP&TO
EstSettlmt: Alexander Gagnon, TO

Andover

BANK OF NEW ENGLAND NORTH, N.A.
12 Haverhill St. 01810
508/470-2776
Hd: Joan Charron Reis, VP

Attleboro

DURFEE ATTLEBORO BANK
8 N. Main St. 02703
508/222-6100
(Branch of Fall River)
Robert J. Wilke, VP
Edward C. Taft, VP

PAWTUCKET TRUST COMPANY
16 Park St. 02703
508/222-2555
(Branch of Pawtucket, RI)
Charles W. Oliver, AsstTO

SHAWMUT BANK, N.A.
19 Park St. 02703
508/222-7675 Tr$125 Mil
Hd: Edward M. Queenan, VP&TO
Nb: Daniel J. Henderson, Jr., AsstVP
TrAdm: Adriana M. Raposo, VP

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
508/922-2100 Tr$72 Mil
Hd: James E. Rich, Jr., VP&SrTO
TrOpers: Margaret L. Desantis, AsstTO
Nb: James C. Craft, TO

★Boston

BANK OF BOSTON
Investment Management & Personal Trust Division
100 Federal St. 02110
617/434-2102
(Trust Representative Offices in Springfield, Yarmouth Port; Hilton Head, SC)
Dean E. Ridlon, DivExec
PersTr: Robert H. Frey, Dir
E. G. Riley, Jr., Pres, Eagle Investment Associates

BANK OF BOSTON
100 Federal St. 02110
617/434-5236
Ira G. Turpin, Jr., VP

BANK OF NEW ENGLAND, N.A.
P.O. Box 2197 02106-9806
617/742-4000
Hd: Richard G. Scheide, ExecVP
TrOpers: E. Seavey Bowdoin, Jr., SrVP
PvtBnkg,PersFinSvcs: J. David Officer, SrVP
Frimerre T. Field, SrVP
DirRes: John F. Keller, VP
AdmMgr: James D. Renger, SrVP
S/sPersFinSvcs: Paul M. Kochis, SrVP
SrPtfolOff: Frederick L Worcester, VP
CONSTITUTIONAL CAPITAL MANAGEMENT CO.
Alexander M. Colby, SrVP
David Lindsay, SrVP
FinInstit: Francis E. Hassey, SrVP

BAYBANK BOSTON
175 Federal St. 02110
617/482-1040
Hd: William M. Crozier, ChmBd,BayBanksInvMgt
Richard F. Pollard, Pres
Richard J. Redick, MngDir&COO
L. Sumner Hopkins, II, ExecVP
InvRes: Lawrence R. Kimball, SrVP

BOSTON SAFE DEPOSIT AND TRUST COMPANY
One Boston Place 02108
617/722-7504 Tr$3.8487 Bil
(Trust Branches in Los Angeles, Newport Beach, Palo Alto & San Francisco, CA & New York, NY)
Hd,PersTr,TrInv: Neil W. Plass, SrVP
ComTrF: J. Frederick Bush, VP
EmplBen: David Walsh, VP
TrOpers,TDP: Jean C. Tempel, ExecVP
Nb: Kevin O'Shea, VP

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
H. Gilman Nichols, Pres

THE FIRST NATIONAL BANK OF BOSTON
Personal Asset Management Group
100 Federal St. 02110
617/434-2101 Tr$7.511 Bil
(Trust Representative Offices in Springfield, Yarmouth Port; Hilton Head, SC)
InvMgtHd,PersTr: Dean E. Ridlon, DivExec
PersTr: Robert H. Frey, Dir
Eagle Investment Associates:
E. G. Riley, Jr., Pres
Sls: Christopher M. Flanagan, Dir

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$131 Mil
Hd: John S. Goldthwait, VP&TO
EmplBen: Aleta Preer
TrOpers: Henry J. Galas, VP
Nb: Thomas J. Furlong, VP&TO
TDP: Michael A. DiPasquale, VP

THE MASSACHUSETTS CO., INC.
99 High St. 02110
617/338-3200 Tr$150 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Brian Stewart, VP

SHAWMUT BANK N.A.
One Federal St. 02211-0407
617/292-2000 Tr$2.3 Bil
Hd: Carter H. Harrison, ExecVP
MktgMgr: Peter A. Wilson, SrVP
PersTr,ComTrF: Nicholas S. F. Carter, SrVP
CorpTr: Max Goldsmith, VP
TrInv: George B. Watts, Jr., VP
EmplBen: Joel H. Goober, VP
TrOpers: David M. Goldsholl, SrVP
Nb: James D. Henderson, VP
Robert H. Kjellman

STATE STREET BANK & TRUST CO.
225 Franklin St. 02101
617/786-3000 Tr$35 Bil
PersTr: George J. Fesus, ExecVP
CorpTr: Charles J. Kelly, ExecVP
TrInv: Brenton H. Dickson, IV, SrVP
Nicholas A. Lopardo, SrVF

UNITED STATES TRUST CO.
40 Court St. 02108
617/726-7250 Tr$1.5 Bil
Hd: Domenic Colasacco, ExecVP
PersTr: David Drollett, VP&TO
TrInv: Robert Zevin, SrVP&Econ
Robert Lincoln, SrVP
Lawrence Litvak, SrVP
Stephen Moody, SrVP
Linda Berkel, AsstVP
Lucia Santini, VP
Geeta Bhide, VP

Braintree

BRAINTREE SAVINGS BANK
865 Washington St. 02184
617/843-9100 Tr$8 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
John F Coyne, Jr., AsstVP&TO
TrOpers: Deborah Lane, InvAsst

Brockton

BANK OF NEW ENGLAND, N.A.
Trust Division
36 Main St. 02403-1647
508/583-6700 Tr$187 Mil
(Branch in Plymouth)
Hd: Kenneth E. Rayle, VP&SrTO
PersTr: David J. McKay, TO
TrInv: Karl D. Kuell
TrOpers: Camille H. Nelson, TOpO
Taxes: Vassiliki A. Preston, TxTO
Nb,EmplBen: Warren H. Mitchell, Jr., VP&TO
Nb,PersTr: John S. Getch, SrTO

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There's a way To help animals

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- four adoption shelters
- state wide rescue services
- animal cruelty investigations
- medical care
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Bequests and tax-deferred gifts are a major source of support for our homeless animals. For more information, contact: Arthur G. Slade, *President*

Animal Rescue League of Boston
P.O. Box 265, Boston, MA 02117
Helping Animals For Ninety Years 1899–1989

MASSACHUSETTS (Cont'd)

Burlington

BAYBANK MIDDLESEX TRUST COMPANY
P.O. Box 422 01803
617/273-1700 Tr$301 Mil
Hd: Richard A. Morris, SrVP
EstSttlmt,Tax: Joseph T. Sullivan, SrVP
EmplBen,Nb: Anthony F. Solomita, SrVP
TrOpers: Eugene A. Ferreira, SrVP
Cust: Eugene J. Durgin, Jr., SrVP

Cambridge

BAYBANK HARVARD TRUST
P.O. Box 300T 02139
617/661-3300 Tr$325 Mil
Hd: L. D. Sheldon, VP&TO

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
617/876-5500 Tr$225 Mil
Hd,PersTr: Edgar Crocker, SrVP
PersTr: Arthur H. Veasey, SrVP
TrInv: Herbert A. Kardon
TxO: Roger Almeida
TrOpers: Maria Simas
Nb: Charles C. Ives, VP

Chelmsford

BANK OF NEW ENGLAND, N.A.
Two Meetinghouse Rd. 01960
508/532-2500
Hd: Joan C. Reis, VP

Chestnut Hill

UNIVERSITY BANK & TRUST COMPANY
232 Boylston St. 02167
617/332-8850 Tr$130 Mil
Hd: Frederick W. Schultz, III, SrVP
TrOpers: Jean O'Rourke, VP
Nb: Peter J. Riley, VP

Dedham

BAYBANK NORFOLK
858 Washington St. 02026
617/329-3700 Tr$104.780 Mil
(Branch in Hyannis)
Hd,PersTr: Wendy Barker, VP&TO
PersTrAdmin: Charles E. Ells, VP&TO
PersTrNb: C. Edward Dinaro, AsstVP&TO
CorpTrNb: Christian D. McVey, AsstVP&TO

Fall River

BANK OF NEW ENGLAND-SOUTH, N.A.
55 N. Main St. 02720
617/677-6253
(Affiliate Office)
Mgr: Rita A. Verespy, PvtBnkgO

CITIZENS-UNION SAVINGS BANK
4 S. Main St. 02721
Tr$36.536 Mil
Hd: Donald C. Worthen
PersTr: Zelma A. Braga
EmplBen,TrOpers: Barbara E. Parker

DURFEE ATTLEBORO BANK
10 N. Main St. 02722
508/679-8311 Tr$250 Mil
(Branch in Attleboro)
Hd: Stephen C. Williams, SrVP
PersTr: Janice M. O'Day, SrTO
EstTr: Roger W. Lamonde, VP
CorpTr: Donald B. McLeod, VP
EmplBen: William I. Bogle, TO
TrInv: Barbara M. Pelletier, SrIO

Falmouth

FALMOUTH NATIONAL BANK
P.O. Box 687 02541
508/548-1000 Tr$40 Mil
Hd: Malcolm Robertson, Jr., SrVP&TO
EstSttlmt,Tax: Thomas F. Donahue, TO
TrInv: George S. Kohler, IO
Nb: Jane E. Paine, TO

Fitchburg

FIRST SAFETY FUND NATIONAL BANK
470 Main St. 01420
508/343-6406 Tr$198 Mil
(Branch in Worcester)
Hd: James S. Dymek, SrVP&SrTO
TrOpers: Timothy O'Malley, TOpO
PersTr: Peter Armbruster, AsstVP&TO
James Conroy, VP&TO
TrInv: Joseph Giovino, VP&TrInvO
James Hohman, AsstVP&TrInvO
Elaine Cassels, AsstTrInvO

Foxboro

FOXBORO NATIONAL BANK
P.O. Box 31 02035
508/543-6321 Tr$1 Mil
Hd: Paula Venbetti

Framingham

SHAWMUT BANK
5 Whittier St. 01701
617/620-3056
(Branch of Boston)
Hd: Matthew Lieber, VP
PersTr: Claire C. Morrissey, AsstTO
Nb: Patricia Keenan, AsstVP

Gloucester

BANK OF NEW ENGLAND-ESSEX
154 Main St. 01930
508/283-3131
(Branch of Peabody)

Greenfield

BANK OF NEW ENGLAND-WEST, N.A.
1 Federal St. 01301
413/772-0281
Hd: Christopher S. Maniatty, VP&TO

SHAWMUT BANK OF FRANKLIN COUNTY
(Investment Services Div.)
324 Main St., P.O. Box 671 01302
413/772-0221 Tr$75 Mil
Hd,PersTr: J. Lewis Taylor, VP&SrTO
Nb: George C. Keady, III, AsstVP

Hanover

ROCKLAND TRUST COMPANY
2036 Washington St. 02339
617/878-6100 Tr$125 Mil
Hd,PersTr: David T. Sargent, SrVP&TO
TrInv: Freeman H. Osgood, VP&SrTO
TrOpers: Richard LaCivita, 1stVP&TO
EmplBen: Sandra L. Sevigney, VP&TO
PersTr: Donna M. Driscoll, VP&TO
TxO: Lawrence F. Furness, VP&TrTxO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Holyoke

SHAWMUT FIRST BANK AND TRUST COMPANY
58 Suffolk St. 01040
413/737-4321 Tr$141 Mil
(Branch of Springfield)
Hd,PersTr,Est: Whiting S. Houston, Jr., VP&TO
PersTr: Lucille Mainville, TO

Hyannis

BANK OF NEW ENGLAND, N.A.
1582 Route 132 02601
508/775-0925
Hd: Peter C. Holcombe, VP
Richard G. Scheide, ExecVP

BAYBANK NORFOLK
749 Main St. 02601
508/771-4779
(Branch of Dedham)

CAPE COD BANK & TRUST COMPANY
P.O. Box 1161 02601
508/394-1300 Tr$273 Mil
(Branch in Orleans)
Hd: Stephen B. Lawson, ExecVP
PersTr: Stuart J. Nickerson, VP&SrTO
Est: John G. Kinahan, VP&SrTO
TrInv: John M. Ladner, VP&SrIO
EmplBen: Chris Wilson, VP
Tx: Richard Bussiere, VP&SrTO
TrOpers: Patricia Auger, VP&SrTO
Nb: Robert T. Boon, VP&SrTO

Ipswich

FIRST NATIONAL BANK
31 Market St. 01938
508/356-4361 Tr$45 Mil
(Branches in Essex, Gloucester, Magnolia & Rowley)
Hd,Inv: Franz Schneider, Jr., VP
PersTr: Patricia Knight, TO
TrOpers: Ginger Cooke
Nb: Deborah Pearce, TO

Lawrence

SHAWMUT ARLINGTON TRUST CO.
305 Essex St. 01840
508/681-7340 Tr$131 Mil
Hd: Priscilla Cubelli, FVP&TO
PersTr: Nicholas J. Chapman, AsstVP&TO
Nb: Susan Martore-Baker, VP&TO
TrInv: Robert O'Brien, AsstVP&TrInvO
EmplBen: Philip Welsher, VP

Lowell

BANK OF NEW ENGLAND-NORTH
61 Merrimack St. 01852
508/458-3151 Tr$111.396 Mil
PersTr,TrInv,EmplBen: A. Cushing Titcomb, AsstVP&TO
Kathleen E. Foran, TO
TrOpers: John R. McGovern, AsstVP&TO
Nb: Doreen L. DiBari, AsstVP
Susan K. Salton, AsstVP

Malden

MALDEN TRUST CO.
94 Pleasant St. 02148
617/321-1111 Tr$241.980 Mil
Raymond A. Brearey, SrTO
Robert A. Russo, VP&TO
Sam H. Banov, TO
Richard S. McKinley, TO
TrInv: James O. Watt, TrInvO
TrOpers: Richard L. Ruble, TO
Raymond A. McKetchnie, TOpMgr
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$2.6 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOpers,Nb: Mary C. Williams, AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.
10 John Glass, Jr. Square, P.O. Box 151 02346
617/947-1313 Tr$3.698 Mil
W. F. Washburn, Chm
Hd: James M. Irving, Pres&TO
TrOpers: Marcia A. Mitchell, Treas

Nantucket

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
60 Main St. 02554
508/228-3196
PersTr: William R. Blair, Mgr

New Bedford

BAYBANK SOUTHEAST, N.A.
95 William St. 02740
508/997-6161 Tr$267.0 Mil
Hd: L. Howard Carl, Jr., VP&SrTO
PersTrSvcs: Alex Grassanovich
CorpTr,BD: Christian D. McVey, TO

SHAWMUT BANK, N.A.
545 Pleasant St., P.O. Box C-906 02741
508/991-2790
Hd: Fred E. O'Brien, VP&UnitMgr
PersTr: Virginia A, Souza, AsstTO
Susan L. DeGrazia, AsstTO
TrInv: Donald W. Barr, AsstVP
Nb: Lester J. Jackson, VP

Newburyport

FIRST & OCEAN NATIONAL BANK
51 State St. 01950
617/465-5555 Tr/u$7 Mil
John B. Rice, Pres&TO
David S. Outhouse, ExecVP
A. Cushing Titcomb, TO

Orleans

CAPE COD BANK & TRUST CO.
40 Main St. 02653
508/255-0320
(Branch of Hyannis)
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SHAWMUT BANK, N.A.
P.O. Box 130 02653
508/240-2070 Tr$125 Bil
Hd: Geoffrey V. Reuland, VP&TO

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BANK OF NEW ENGLAND, N.A.
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508/532-2500
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BANK OF NEW ENGLAND-WEST
(Berkshire Office)
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413/499-1600
Hd: Richard I. Isacoff, VP
PersTr: Nancy Gleason, TO

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28 North St. 01201
413/443-5601 Tr$30 Mil
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TrInv: Francis M. Barker, SrIO

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413/499-3000 Tr$363 Mil
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TrInv: Rodney W. McKee, IO
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Reginald P. Vincent, VP
Leila Baroody, IO
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Paula Ostrobinski, AsstVP
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Walter Wheat, VP
Nb: Gregor T. Young, NBO
Tax: Steven T. Norris, TxO

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1495 Hancock St. 02169
617/984-2301
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Nb: Robert L. DiTullio

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TrInv: R. Richard Wilson, VP&IO
TrNb: Judy Staubo, VP&TO
EmplBen: Richard Pitts, TO
TrAdm: William P. Crivello, TO

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617/878-6100
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Springfield

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P.O. Box 9003 01101
413/787-8700 Tr$838 Mil
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PersTr: Thomas H. Heywood, VP
TrInv: Paul W. Mackasek, CFA, VP
PvtBkg: Dorothy S. Burke, VP
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Valley Bank Tower, 1500 Main St. 01115
413/781-7575 Tr$525 Mil
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TrSvcs: Constance R. Fritsch, VP
TrInv: John Dialessi, VP
Patricia F. Bender, IO
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Sandra Reynolds, SrAdminMgr
James A. Kronholm, SrAcctMgr
Martha J. Spoont, AcctMgr

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413/739-7201 Tr$18 Mil
Hd: Clifford Kindred, VP&TrMgr
Pamela P. Mokritski, TO-Admin

SHAWMUT FIRST BANK AND TRUST COMPANY
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413/737-4321 Tr$542 Mil
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PersTr,TrInv,EmplBen: John W. Gibbons, TO
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Taxes: Rene J. Pepin, TrTxO
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CorpTr,EmplBen: Faith I. Strople, CTO
TrInv: Peter G. Lucas, VP&SrIO
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Tax: Anne E. Wales, TrTxO
Nb: Mary M. McShea, VP&TO

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TrOpers: Janet P. Malkasian, TOpO
TrInv,ComTrF: Stephanie S. Burnett, VP
EmplBen: Philip R. Welsher, VP
Nb: John E. Mackintire, VP
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TrOpers,TDP: Janet L. LaRochelle, AsstTO

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517/263-8939
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313/433-8800

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EmplBen: Thomas Defer, VP
CorpTr: Daryl L. Lucas, VP

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CorpTr: Bud Burch, VP&TO
TrInv: Douglas M. Klein, VP&SrTO
ComTrF: Roger H. Norkoli, 2ndVP&IO
TrOpers: Sandra Frechette, TOpO
Nb: Richard L. Schneider, VP

OLD KENT BANK & TRUST COMPANY
One Vandenberg Center 49503
616/771-5209 Tr$5.0 Bil
(Affiliate offices in Brighton, Gaylord, Grand Haven, Kalamazoo, Ludington, Niles, Owosso, Petoskey, Traverse City, Trenton)
Hd: E. Philip Farley, ExecVP
TrAdm: Philip M. Allen, SrVP
William G. Walters, VP
CorpTr: Jack Schneider
TrInv: Joseph T. Keating, SrVP
EmplBen: John D. Linabury, VP
TrOpers: James A. Haberlein, VP
Nb: Robert C. Prevette, VP

Greenville

FMB-COMMERCIAL BANK
P.O. Box 427 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK-DETROIT
415 Fisher Rd. 48230
313/881-9860
Hd: Ross C. Richardson, VP
PersTr,Admin: Carl M. Eckert, VP
Allan J. Fletcher, VP
Mary E. Wood, PTO
PersTr,Nb: Allan P. Cary, VP
DeLanie C. Goodwin, VP
TrInv: Charles B. Begg, Jr., AsstVP
Mary Ann Mezzone, PtfolMgr

NBD
685 St. Clair 48230
313/343-8539
(Branch of Detroit)
Hd: Richard H. Allison, VP
Nb: Arthur B. Hudson, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
SrAdm: Joan R. Dindoffer, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$59 Mil
Hd,Est,TrOpers: Barbara Manderfield, TO
TrInv,Nb: Robert Terrian, BDO

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$21.0 Mil
Hd: Randoulph L. Teegardin, TrDeptMgr

Hillsdale

HILLSDALE COUNTY NATIONAL BANK
31 S. Howell St. 49242
517/437-3371 Tr$41 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, VP&SrTO
TrOpers: Carol Clark, TOpO

OLD KENT BANK-HILLSDALE
10 S. Broad St. 49242
517/437-4426
(Services Provided by Old Kent Bank-Kalamazoo Office)

Holland

OLD KENT BANK-HOLLAND
36 E. 8th St. 49423
616/394-7400
(Services Provided by Old Kent Bank-Grand Haven Office)

Iron Mountain

FIRST OF AMERICA BANK-IRON MOUNTAIN
500 Stephenson Ave. 49801
906/744-4141
(Services Provided by First of America Bank-Marquette, N.A.)

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River, P.O. Box 280 48847
517/875-4144 Tr$10 Mil
Hd: Sheila R. Rummer, AsstVP&TO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$350 Mil
Hd,Nb: Thomas J. Mitchell
PersTr: Robert Carlson
CorpTr,EmplBen: Charles R. Moyer
TrInv,ComTrF: Donald P. Southwick
TrOpers: Janet Clevenger

COMERICA BANK, N.A.
245 W. Michigan Ave. 49201
517/788-5153 Tr$304 Mil
Hd: William H. Whitehouse, SrVP
PersTr,Opers: T. A. Cusick, VP
N. L. Sunday, AsstVP
PersTrAdm: Carol W. Thomas, TO
EmplBen: K. A. Walz, AsstVP
TrInv: Thomas McCarrell, AsstVP

Kalamazoo

COMERICA BANK, N.A.
151 S. Rose St. 49007
616/383-6573 Tr$133 Mil
Hd: Gary L. Kalmar, VP
PersTr: Elizabeth A. Paetz, TrAdmin
ProbAdmin: Wayne G. Ramsey, VP
EmplBen: Mary Jo DeLaere, TrAdm
PersTr,EmplBen,Nb: Lucy C. Moffatt, AsstVP

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49007
616/383-9157 Tr$1.7 Bil
Hd: Jon Simpson, VP
PersTr: Carroll Kiel, VP
EmplBen: Noel Ocen, VP
Nb: David D. Oakland, VP
Prob: Patricia Ellwood
RE: William Templeton, VP

OLD KENT BANK-KALAMAZOO
136 E. Michigan Ave. 49007
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Mark W. Mitchell
PersTr: Ronald L. Kilgore, VP&SrTO
Gerald H. Moffat, VP&TO
TrInv: James Walter, IO
EmplBen: Craig Kobylik, VP&TO
Nb: Dean M. Miars, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
Robert A. Kincade, VP&TO

★Lansing

COMERICA BANK-LANSING
517/788-5150
(Branch of Detroit)
Hd,PersTr,EmplBen,Nb: William H. Whitehouse, SrVP

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48909
517/334-5291 Tr$426 Mil
Hd: Dorothy Sullivan, VP,SrTO&Mgr
PersTr: Barbara Bialko, VP
EmplBen: Jacob E. Cook, VP
Nb: Mark Vostrizansky
Prob: David R. Dean, VP

MANUFACTURERS NATIONAL BANK OF LANSING
101 N. Washington Square 48933
517/342-5755
(Branch of Detroit)
CorpTr: Denise Schroeder, 2ndVP
PersTr: Robert Jacobs, VP&TO
CorpTrSvcs: Gary T. Dahl, VP&TO
Nb,PvtBnkg: Glenda Simpkins, 2ndVP&PvtBnkgO
Nb,EmplBen: Kevin Seal, TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48933
517/377-3446
(Branch of Farmington Hills)
PersTr: John Logan, VP
EmplBen: Gary Vliem, AsstVP

NBD
300 S. Capital Ave. 48901
517/487-1020
Hd: C. Ann Barton, AsstVP

Lapeer

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$33 Mil
Hd: V. Kenneth Ewing, VP&TO
Kathy Steffanuski, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Ludington

OLD KENT BANK-LUDINGTON
124 S. James St. 49431
616/845-5144
Hd: Jean Taylor, TO

Manistee

NORTHWESTERN SAVINGS BANK & TRUST
325 First St. 49660
616/723-6000
(Branch of Traverse City)
Robert A. Kincade, VP&TO

Marquette

FIRST OF AMERICA BANK-UPPER PENINSULA,N.A.
100 N. Front St. 49855
906/228-9500 Tr$110 Mil
(Trust Service Offices in Calumet, Iron Mountain, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Bonnie L. Teliin, VP&TO
Nb: Bennett J. Zyburt, TO
David S. Purmal, TO
Thomas Humphrey, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-1240 Tr$250 Mil
Ronald P. Maki, VP&TO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-2667 Tr$125 Mil
Hd: Stephen J. Albers
TrInv: Guy Miller
EmplBen: Barry Denny

MICHIGAN (Cont'd)

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/839-5404 Tr$286.4 Mil
(Branches in Bay City & Big Rapids)
Hd,PersTr,Nb: Bruce M. Groom, SrVP&SrTO
CorpTr,TrOpers,TDP: John Ujevich, VP&TO
TrInv,ComTrF: Glenn W. Pietenpol, VP&TO
EmplBen: Herbert E. Hardy, AsstVP&TO

COMERICA BANK, N.A.
201 MacDonald St. 48640
517/839-2258 Tr$157 Mil
Hd,Nb: Robert J. Hermann, SrVP
PersTr: Beverly A. O'Keefe, AsstVP
Melinda Lee Crane, TrAdm
PersTr,Nb: Guy D. Merriam, AsstVP
EmplBen: Rebecca A. Coggins, TO

Monroe

FIRST OF AMERICA BANK-MONROE
25 S. Monroe St. 48161
313/242-8600
(Affiliate of Ann Arbor)

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$200 Mil
Hd: John F. Weaver, ExecVP&SrTO
James E. Morr, VP,TO&LegalCoun
Ronald V. Green, VP&TO
Annette Yuna, AsstTO

SECURITY
BANK
OF MONROE

SECURITY BANK OF MONROE
(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr$79 Mil
Hd: Victor N. Pagani, SrVP&TO
TrOpers: Michael G. McCormick, VP&TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48804-0100
517/772-9471 Tr$23.9 Mil
Hd: Paul C. Siers, VP&TO
Cynthia A. Brownson, TO

Munising

FIRST OF AMERICA BANK-ALGER, N.A
101 W. Munising Ave. 49862
906/387-2610
(Services Provided by First of America Bank-Marquette, N.A.)

Muskegon

COMERICA BANK, N.A.
801 W. Norton 49441
616/739-0359 Tr$10 Mil
Hd: Thomas E. Munroe, SrVP
PersProb: Norma York-Bremer, AsstVP
PersTr: Loa E. Vandervelde, TO
TrInv: John D. McDougle, VP
EmplBen: Thomas M. Raiya, EBO
EmplBen,Nb: Charles Y. Freeman, III, VP
Nb: Raymond G. Hanslits, VP

81% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

FMB TRUST & FINANCIAL SERVICES, N.A.
One Lumberman's Square 49443
616/725-4000 Tr$160 Mil
Nb,EmplBen: James G. McColl, AsstVP&TO
Melissa A. Natzke, NB&TO
Prob&PersTr: Gary A. Samek, AsstVP&TO
TrInv,ComTrF: Patrick J. Fraker, TrInvO

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683 Tr$2 Mil
Hd: Timothy M. Crawford, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
Steven J. Groeninic, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$7.5 Mil

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Patrick B. McCullough, VP
TrInv: Craig Sigeti, IO
EmplBen: James C. Zaher, TO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/922-2111
(Branch of Traverse City)
Hd: James M. Merendo, VP&SrTO

Owosso

KEY STATE BANK
100 E. Main St. 48867
517/723-6767 Tr$16 Mil
Hd: Richard L. Griffin, SrTO
EmplBen: Carol J. Powell, TO
TrOpers: Mary L. Collier, TO

OLD KENT BANK-CENTRAL
123 N. Washington 48867
517/723-8811
(Office of Old Kent Bank & Trust Company, Grand Rapids)
PersTr: Judy Perry, AsstVP

Petoskey

NBD
320 Howard St. 49770
616/347-7711
Hd: John Nicholson, VP&TO
Barry Dwight Cole, TO

NORTHWESTERN SAVINGS BANK & TRUST
300 Howard St. 49770
616/347-4761
(Branch of Traverse City)
Robert A. Kincade, VP&TO

OLD KENT BANK-PETOSKEY
P.O. Box 567 49770
616/347-5050
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Philip H. Millard, VP
PersTr: Barb Fry, TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$19.1 Mil
(Branches in Caseville & Cass City)
Hd: John B. Schaefer, VP&TO
TrOpers: Shivaun Forster

Plymouth

FIRST OF AMERICA BANK-PLYMOUTH
535 S. Main 48170
313/459-9000
(Branch of Ann Arbor)

NBD
1677 S. Wayne Rd., Westland 48185
313/721-1305
(Branch of Detroit)
Nb: Byron B. Schimpp, 2ndVP

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr$200 Mil
Hd: Leo D. Ottoni, Pres
PersTr: Nancy Lloyd, TO
CorpTr: Carlton W. Bardel, FVP
TrOpers: Thomas J. Ware, TO
Nb: Stephen D. Moore, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1826
(Branch of Farmington Hills)
PersTr: Roger Smith, 2ndVP

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/776-6321
(Branch of Farmington Hills)
PersTr: Eileen Thierbach

NBD
1156 N. Niagara Ave. 48605
517/771-2524
Hd: Terrance R. Lee, AcctRep

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$600 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
PersTr: Robert M. Whiting, VP&TO
TrInv: David Kessel, AsstVP
TrOpers: Bonnie Wenzel, TOpO
Donald List, VP/Opers&Sys
Nb: Gene C. Pickelman, AsstVP
LegalDiv: Theodore Rapson, Atty&TO
Tax: Richard Boyer, Mgr
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$335 Mil
Hd,Nb: Charles W. Staiger, SrVP&TO
TrInv: Gary B. Harbaugh,2ndVP&IO
PersTr,Nb: Margaret Pavey, 2ndVP&TO
PersTr: Mary Richert, TrEstTxO
Wendy Krabach
Maryann Dudzinski
EmplBen: Nina Good
Kathee Harrison

St. Johns

CLINTON BANK
200 N. Clinton Ave. 48879
517/224-6811
(Office of City Bank & Trust Company, Jackson)
Charles J. Halfmann, TO

66% of the readers of
TRUSTS & ESTATES
handle charitable requests.

St. Joseph

NBD
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
Hd: Thomas E. Nelson, 2ndVP&TO
Katherine McKnight, AsstVP&TO

PEOPLES SAVINGS ASSOCIATION
321 Main St., P.O. Box 143 49085
616/983-6311 Tr$12.065 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen:
David K. Ellis, VP
PersTr: Lynnette Burchard, AsstTO

Saline

SOCIETY BANK, MICHIGAN
114 E. Michigan Ave. 48176
313/429-5461
(Branch of Michigan)
Daniel Cogan, VP

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$5.0 Mil
Hd: Clare W. Reeds, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$90 Mil
Hd: William L. Rockhold, SrVP&TO
PersTr: Garry P. Kempker, VP&TO
CorpTr: Mark B. Iverson, AsstVP&TO
TrInv: J. Scott Sperry, AsstVP&IO
TrOpers: Mary Brinks, TOpO

Southfield

MANUFACTURERS NATIONAL BANK OF DETROIT
2000 Town Center, Ste. 1140 48075
313/358-3638
(Branch of Detroit)
SrAdm: Norman S. Miller, VP&TO

NBD BANK, N.A.
Essex Center, Ste. 120
28400 Northwestern Hwy. 48037
313/358-1530
(Operating in Office of NBD Financial Services of Michigan, Inc.)
Hd: Andrew L. Camden, VP
Nb: Marty L. Bernstein, TO

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$268 Mil
Hd,Nb,PersTr: David W. LeBar, VP&TO
CorpTr,EmplBen: Mark Sharkey, TO
TrInv: Ronald Mitchell, VP&TrInvO
TrOpers: Colleen McDonald, VP&TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
40½ Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sturgis

AMERITRUST NATIONAL BANK-MICHIANA
P.O. Box C 49091
616/651-8551 Tr$49 Mil
Hd: David E. Watters, SrVP&TO
EmplBen: Debora Capman, TO

BANK ONE, STURGIS
100 E. Chicago Rd. 49091
616/651-4711 Tr$45 Mil
Hd: K. C. Kreps, VP&SrTO

Taylor

CHARTER NATIONAL BANK
P.O. Box 400 48180
313/285-1900 Tr$12 Mil
(Branch in Wyandotte)
Hd: Les R. Pinks, VP&TO
TrOpers: Karen A. Coy

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$102 Mil
(Branches in Adrian, Britton & Clinton)
Hd: Richard L. Boyce, AsstVP&TO
Lois A. Sayler, AsstVP&TO
TrOpers: Audrey G. Christensen

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$43 Mil
Hd: Taylor Snow, ExecVP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front St. 49685-1220
616/922-2111 Tr$10 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO

FIRST OF AMERICA BANK-NORTHERN MICHIGAN, N.A.
1016 S. Garfield, Ste. 2 49684
616/929-1177 Tr$50 Mil
Hd: Scott A. Schrapp, AsstVP&RegMgr
PersTr: Kim Coggins
Nb: David Williams, BDO
Opers: Jennifer Fistler, TOpO

NBD
250 E. Front St., P.O. Box 1290 49685
616/922-2424
Hd: T. Swets, VP&TO
PersTr: Rod Kurtz, 2ndVP&TO
CorpTr: M. Wilson
Nb: David Williams, 2ndVP

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 809 49685-0809
616/947-5490 Tr$35 Mil
(Branches in Acme, Cadillac, Manistee, Petoskey & Traverse City)
Hd: Robert A. Kincade, VP&TO

OLD KENT BANK-GRAND TRAVERSE
102 W. Front St. 49684
616/922-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Dennis W. Piskor, SrVP
TrInv: Barbara Keane, IO
EmplBen: Jonathan B. Ricks, VP
Nb: Rob DeLonge, VP

Trenton

OLD KENT BANK-SOUTHEAST
P.O. Box 415 48183
313/671-2400
(Office of Old Kent Bank & Trust Company, Grand Rapids)
PersTr: Thomas Gould, TO

Troy

NBD
900 Tower Dr., Ste. 100 48098
313/225-1000
(Branch of Detroit)
Hd: Thomas Cliff, 2ndVP
PenAdm: Walter E. Jarvis, VP
Nb: Kevin B. Granger, TO

Wayne

FIRST OF AMERICA-WAYNE
35215 Michigan Ave., P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Detroit)

Wyandotte/DownRiver

CHARTER NATIONAL BANK
3058 First St. 48192
313/285-1900
(Branch of Taylor)
Les R. Pinks, VP&TO
Karen A. Coy, TrAdm

NBD
3200 Biddle Ave. 48192
313/246-2255
Hd: Stephen T. Orr, 2ndVP

Ypsilanti

SOCIETY BANK, MICHIGAN
301 W. Michigan Ave. 48197
313/483-3542
(Branch of Michigan)
Thomas L. Dickinson, VP

Zeeland

FMB-FIRST MICHIGAN BANK TRUST & FINANCIAL SERVICES
P.O. Box 300 49464
616/396-9000 Tr$574 Mil
Hd: Henry B. Visscher, SrVP&TO
PersTr: John Jouppi, AsstVP&TO
Karen Tews, AsstVP
TrInv,ComTrF: James Dodge, AsstVP
Nb: Woody Winslow, AsstVP
EmplBen: Brian Hoogland, AsstVP
TrOpers: Sandra Tanis, TO

MINNESOTA

Alexandria

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
710 Broadway, P.O. Box 937 56308
612/763-5668
David Miller, VP
Marcy Bolin, TO

Austin

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr/a$8.0 Mil
Hd,TrInv: Warren F. Plunkett, VP
PersTr,TrOpers,TDP: A. D. Plunkett
CorpTr,EmplBen: P. D. Plunkett, Pres
TDP: D. M. Plunkett

The Directory of Trust Institutions is included in a T&E subscription!

MINNESOTA (Cont'd)

Barnesville

AMERICAN BANK & TRUST, BARNESVILLE
202 Front St. N., 56514
(Branch of Moorhead, MN)
John D. Anderson, VP&TO
Marjorie K. Aakre, AsstVP&TO

Bayport

THE FIRST STATE BANK OF BAYPORT
950 N. Hwy 95, P.O. Box A 55003
612/439-5195 Tr$141.2 Mil
Hd,PersTr,TrInv,EmplBen,Nb:
Robert M. Qvale, VP
TrOpers,TDP: Janet C. Kilkelly, AsstTO

Bloomington

MIDWAY NATIONAL BANK
Friendship Village Office
8100 Highwood Dr. 55438
612/941-4818
James A. Polzak, VP&TO
Marlene F. Middleton, TO

NORWEST BANK, BLOOMINGTON
7900 Xerxes Ave., S. 55431-2222
612/830-7171
John Hibbard, VP

Crookston

FIRST AMERICAN NATIONAL BANK
(Bremer Financial Services)
201 N. Broadway 56716
218/281-4182
Robert Sobolik, TO

Duluth

FIRST BANK DULUTH
FIRST BANK NORTH, N.A.
130 W. Superior St. 55801
218/723-2891 Tr$453 Mil
(Branch in St. Cloud)
Prob: Gregory J. Bohlman, TO
TrInv: Thomas W. Brechlin, VP
PersTr,CorpTr,Nb: Stanley L. Gaffin, VP
EmplBen: Robert D. Howe, VP
TrOpers: Barbara J. Edstrom, VP

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$40 Mil
Hd: William F. Zelen, Ph.D., VP&SrTO
Pat Olson, AsstTO
TrOpers: Chris Harrington

NORWEST BANK MINNESOTA NORTH (DULUTH), N.A.
230 W. Superior St. 55802
218/723-2765 Tr$502 Mil
Hd: Philip D. Rolle, ExecVP
PersTr: Eric J. Neetenbeek, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: Donald A. Carlson, VP
EmplBen: Thomas W. Conklin, VP
TrOpers: Stephen Vaillant

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Glencoe

SECURITY BANK & TRUST CO.
735 11th St. E., P.O. Box 218 55336
612/864-5134 Tr$26.8 Mil
(Branches in Mendota Heights & Waconia)
Hd: Orlan G. Grell, SrVP&TO
EmplBen: Jerome H. Johnson, VP&TO
TrOpers: Nancy Morris

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.8 Mil
Sandra J. Winters, Pres&TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233
(Branch of Zapp National Bank of St. Cloud)
John Asfeld, TO

Little Falls

FIRST NATIONAL BANK
101 E. Broadway 56345
612/632-5421
(Branch of Zapp National Bank of St. Cloud)
John Reep, TO

Marshall

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
P.O. Box 1156 56258
507/537-0266
Mgr&TrInv: Janet Vandendriessche, SrVP
Nb: Karen Steger, TO
Adm: Colette Tubbs, AsstVP
Michelle Full, TO
Sandy Culhane, TO
Carol Hruby, SrTO
Douglas Boyce, TO
Rosemary Heise, TO
Robert Sobolik, SrTO

NORWEST BANK MINNESOTA SOUTHWEST, N.A.
400 W. Main St., P.O. Box 551 56258
(Branch of Sioux Falls, SD)
Hd: Tom Birath, TO

Melrose

MELROSE STATE BANK
220 E. Kraft Dr. 56352
612/256-4216
(Branch of Zapp National Bank of St. Cloud)
Keith Finstad, TO

Mendota Heights

SECURITY BANK & TRUST CO.
750 S. Plaza Dr. 55120
612/452-9550
(Branch of Glencoe)

Minneapolis

FIRST TRUST, NATIONAL ASSOCIATION
P.O. A55
200 S. Sixth St., First Bank Place 55402
612/370-4661 Tr$10.2 Bil
Hd: Darrell G. Knudson, Chm
Dennis B. Dills, Pres
PersTr: Robert E. Leech, ExecVP
CorpTr: Matthew P. Wagner, SrVP
EmplBen: Joseph G. Yadrick, SrVP
TrOpers: William Wingfield, SrVP
InstTrNb: David F. Bodine, VP
PersTrNb: Diane D. Hitzemann, VP
CorpTrNb: Jerry F. Gudmundson, VP

FIRSTAR TRUST COMPANY OF MINNESOTA
601 Marquette Ave. 55402
612/340-0415 Tr$29 Mil
Hd: Harold M. Johnson, Pres&CEO
PersTr,EmplBen: Kenneth J. Roeh, VP
TrInv: Melvin O. Vogel, VP
Nb: Alan D. Buckner, VP

MARQUETTE BANK MINNEAPOLIS, N.A.
90 S. 6th St. 55480
612/341-5677 Tr$594 Mil
Hd,Nb: Peter N. Miller, GpVP&SrTO
PersTr: David M. Larsen, VP&TO
TrInv,ComTrF: Harvey Peck, VP&TO
EmplBen: Laurie Nordquist, VP&TO
TrOpers: Dale Jorgensen, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS
75 S. 5th St. 55402
612/340-3144 Tr$510 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Linda M. Fifield, TO
CorpTr,Nb: Connie Weinman, VP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, VP
TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MINNEAPOLIS, N.A.
Sixth & Marquette Ave. 55479-0046
612/667-6851 Tr$5.138 Bil
(Branches in Bloomington, Rochester, St. Cloud, St. Paul and Wayzata)
NORWEST INVESTMENTS & TRUST (Personal):
Hd: Jay Kiedrowski, SrVP
PersTr,Nb: Bruce Abbett, VP
TrInv: Steve Gianoli, VP
EmplBen: Adaire Peterson, VP
TrOpers: Carol Warner, VP
NORWEST CAPITAL MANAGEMENT & TRUST (Institutional):
Hd: Rodney Boren, Jr., ExecVP
MasterTr&Cust: D. Damhof, VP
StkTrans,CorpTr: John Geiken, VP
EmplBen: Scott Spiker, VP
InvMgmt: John Caswell, VP
TrOpers: Margaret Flynn, VP
Legal: A. H. Wernz, VP
Mktg: J. S. Slater, VP

UNION BANK AND TRUST COMPANY
312 Central Ave. 55414
Tr$830 Mil
Hd,CorpTr,TrInv: Joseph Ertman, VP&TO
PersTr: Ralph Jarvis, PersTrO

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$52 Mil
(Branch in Barnesville, MN)
Hd,PersTr,Nb: John D. Anderson, VP&TO
PersTr,EmplBen,Nb: Margaret Metcalf, TO
PersTr,TrInv,Nb: Marjorie K. Aakre, TrInvO
TrOpers,EmplBen,Nb: Jeanine Brooks, TrOpersSupv
TrOpers: Brenda Koshney
LaVonne Nicklay

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 189 56073
507/354-8215 Tr$76 Mil
Hd: Timothy A. Olcott, VP&TO
TrOpers,EmplBen: Michael D. McAlpine, TO
TrOpers: Kerry Ledin-Loe, AsstTO

Pipestone

THE FIRST NATIONAL BANK OF PIPESTONE
P.O. Box 190 56164
507/825-3344 Tr$10 Mil
Hd: Rex C. Keller, VP&SrTO

The Directory of Trust Institutions is included in a T&E subscription!

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$375 Mil
Hd: Bradley K. Rinsem, SrVP
PersTr: Randall Propp, AsstVP
TrInv: Lee Hamilton, VP
EmplBen: David Hartle, AsstVP
TrOpers: Larry Simpson, VP&TO
TrMktg: Robert Prentiss, VP
Dan Caswell, TMO

Rochester

FIRST BANK SOUTHEAST, NatAssn
P.O. Box 4661 55903
507/285-7860 Tr$154 Mil
Hd: James D. Hausman, SrVP&TrDeptMgr
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
PersTr: Denise Kelly, PersTrMgr
PersTr&RetPlans: Joseph E. Borland, TO
TrInv: Adelaide P. Reese, VP&TrInvO
TrOpers: Gary Williams, OpMgr

MARQUETTE BANK ROCHESTER
206 S. Broadway, P.O. Box 4800 55903
507/285-2690 Tr$53 Mil
Hd,TrInv,EmplBen,Nb:
Thomas J. Shea, SrVP&TO
Est,Gdnshp,PersTr,TrOpers:
Mrs. C. A. Bedney, AsstVP&TO

NORWEST BANK-ROCHESTER
21 First St., S.W. 55903-3313
507/285-2822
Timothy Melin, VP

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
4150 2nd St. S., P.O. Box 986 56302
612/255-7174
Hd: Douglas A. Holzkamp, Pres&CEO
Mgr.Controller: Richard A. DiNello, VP
PersTr: Beverly A. Bownik, AsstVP
Inv: Cynthia Huston, SrTO
EmplBen: Paul D. Stang, AsstVP
Susan Parduhn, TO
TrOpers: Naomi Erdmann, AsstVP
Doris M. Harlow, TO
Nb: Bernard L. Jeub, VP
HR: Linda K. Guggenberger, TO

FIRST BANK ST. CLOUD
3950 Third St. North 56301
612/253-7676
(Branch of Duluth)
Fred Shermock, VP

NORWEST BANK, ST. CLOUD
400 S. First St. 56302-2044
612/259-3100
Dan Berens, VP

ST. CLOUD NATIONAL BANK & TRUST CO.
300 E. St. Germain St.
P.O. Box 727 56302
612/251-4400 Tr$85 Mil
Hd: Edward C. Wiesner, VP&TO
TrInv,ComTrF,TrOpers: John Busch, TO
Nb: Norman Seehusen, TO

ZAPP NATIONAL BANK OF ST. CLOUD
1015 St. Germain St. 56301
612/259-8343 Tr$128 Mil
(Trust Branches in Citizens Bank & Trust Co., Hutchinson; First National Bank, Little Falls & Melrose State Bank, Melrose)
Hd,TrInv,Nb: Mark C. Christianson, VP&TO
PersTr: John Asfeld, AsstVP&TO
TrOpers: Arlene Pederson, TOpO
EmplBen: Mary Stein, PenAdm

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$350 Mil
Hd: Jon A. Theobald, SrVP
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Robert E. Jenkins, VP&TO
CorpTr: Thomas M. Korsman, VP&CTO
TrInv,ComTrF: John P. Klett, VP&TrInvO
EmplBen: C. Richard McCabe, VP&SrTO
TrOpers: Mary E. Pachl, VP&TO

FIRST TRUST, National Association
First Trust Center
180 E. Fifth St., P.O. Box 64367 55164-0367
612/223-7000 Tr$10.2 Bil
Darrell G. Knudson, Chm
Dennis B. Dills, Pres
Robert E. Leech, ExecVP/PersTr
Joseph G. Yadrick, SrVP/InstitTr
Matthew P. Wagner, SrVP/CorpTr
William Wingfield, SrVP/SecProc
Jotham T. Blodgett, VP/Sec,GenCoun
Louise Deeg, VP/HumanResources
David F. Bodine, VP/InstTr/Nb
Thomas T. Dwight, VP/PersTr/Nb
Jerry F. Gudmundson, VP/CorpTr/Nb

FIRSTAR TRUST COMPANY OF MINNESOTA
53 E. Sixth St. 55101
612/227-2630
Hd: Harold M. Johnson, Pres
PersTr,EmplBen: Daniel MacDonald, Jr., VP
TrInv: Melvin O. Vogel, VP
Nb: Daniel L. Altwegg, VP

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary Ferris Jensen, TO
John Vetter, IO
EmplBen: Bonnie S. Dougherty, AsstVP&TO

NORWEST BANK ST. PAUL, N.A.
55 E. 5th St. 55101-2322
612/291-2197
John Wolf, VP

South St. Paul

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Services)
4150 2nd St. S., P.O. Box 986 56302
612/451-0211
James Flanary, TO

Stillwater

FIRSTAR TRUST COMPANY OF MINNESOTA
213 E. Chestnut St., P.O. Box 409 55082-0409
612/439-4411 Tr$46 Mil
Hd: Harold M. Johnson, Pres
PersTr: Kathleen L. Holst, TO
EmplBen: Daniel MacDonald, Jr., VP
TrInv: Melvin O. Vogel, VP
Nb: Daniel L. Altwegg, VP

Waconia

SECURITY BANK & TRUST CO.
9 E. Main St. 55387
612/448-7244
(Branch of Glencoe)
Jerome H. Johnson, VP&TO

Wayzata

NORWEST BANK, WAYZATA
900 E. Wayzata Blvd. 55391-2411
612/473-8855 Tr$155 Mil
Hd: David Boies, VP&TO

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$52 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, VP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$86 Mil
Hd,PersTr,Nb: Kenneth Seebold, SrTO
TrInv,TrOpers: Carol Orlowske, TO
EmplBen: Debra K. Marin, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$25 Mil
Hd,PersTr,CorpTr,TrOpers:
William R. Fleming, VP&TO
CorpTr: Debra Magee
EmplBen: Pat Steele
TrOpers: Linda Bratton

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb,TDP:
Joan F. Jones, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-8208 Tr$27.9 Mil
(Branch in Gulfport)
M. O. Lawrence III, VP&TO
Lisa Picard, AsstVP

Brandon

TRUSTMARK NATIONAL BANK
106 Government St. 39042
601/825-3111
Hd: Steve Rachel, AsstVP/PersDir

Brookhaven

STATE BANK & TRUST CO.
P.O. Drawer 31[illegible]9601
601/833-4451
Hd: William [illegible]es, Pres

TRUSTMARK NATIONAL BANK
148 S. Whitworth Ave., P.O. Drawer 539 39601
601/833-4771
(Branch of Jackson)
Hd: David Martin, TO

Canton

TRUSTMARK NATIONAL BANK
127 W. Peace St. 39046
601/859-7410
(Branch of Jackson)
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP,Csh&TO

MISSISSIPPI (Cont'd)

Clarksdale

UNITED SOUTHERN BANK
211 E. Second St., P.O. Box 1059 38614
601/627-3281 Tr$32 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers:
Annette D. Brand, VP&TO
Michele T. Fondren, AsstTO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$16.8 Mil
Hd: T. Michael Kuykendall, LglCoun&TO
EmplBen: Pat Broome, AsstTO
TrOpers: Mary K. Byrd, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$37 Mil
Hd,EmplBen: James D. Ferguson, SrVP&SrTO
PersTr: Elizabeth B. Jolly, VP&TO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39703
601/329-6560 Tr$69 Mil
Hd: Rex D. Poole, SrVP&TO
PersTr,Nb: William F. Gillis, VP&TO
EmplBen: John R. Davis, AsstVP&TO
TrInv: Timothy D. Fyffe, AsstVP&TrInvO
TrOpers: William I. Willis, TO

UNISOUTH BANKING CORPORATION
P.O. Box 431 39703
601/329-7080 Tr$10.0 Mil
Hd: Kathy Read, VP&SrTO
PersTr: Allison F. Youngblood, AsstTO

Greenville

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 818 38701
601/334-7460
(Branch of Jackson)
Hd: Robert R. Clark, VP&TO

SUNBURST BANK
P.O. Box 959 38701
601/378-3902
(Branch of Jackson)
Eleanor Mauldins, TO

TRUSTMARK NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Rebecca Outzs, AsstTO
EmplBen: Melissa Hazlewood, AdmO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142
Steve Lary, TO

DEPOSIT GUARANTY NATIONAL BANK
820 W. Park Ave. 38930
601/459-2118
(Branch of Jackson)
Hd: F. R. Morgan, III, VP,TO&FM

TRUSTMARK NATIONAL BANK
P.O. Box 945 38930
601/455-1531
(Branch of Jackson)
Hd: Mrs. Rita A. Daves, TO

Grenada

SUNBURST BANK
108 S. Main 38901
601/226-3141
(Branch of Jackson)
Mary J. Turner, AsstVP-Tr
Wanda Madison, TO

Gulfport

HANCOCK BANK
P.O. Box 4019 39501
601/868-4400 Tr$293 Mil
Hd,PersTr: Milton B. Weems, VP&TO
ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Linda C. Lott, AsstTO
Catherine Woods, TO
CorpTr: Mrs. Nancy Morse, VP&TO
Karen B. Thigpen, AdmAsst
TrInv: Jim Cummings, VP&IO
Perian Kite, AsstIO
ComTrF: Mary Lou Meyerchick, AdmAsst
EmplBen: Judy Galloway, AsstTO
TrOpers: Happy McDonald, AsstTO
Nb: Charles Gibbons, VP&BDO

THE PEOPLES BANK
1201 25th Ave. 39501
601/867-2271
(Branch of Biloxi)

Hattiesburg

BANK OF MISSISSIPPI
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb:
Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen:
B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/545-4328
(Branch of Jackson)
Hd: H. Cal Callen, VP&RegTO
Mary Humphries, TO

TRUSTMARK NATIONAL BANK
P.O. Box 1071 39401
601/544-8100
(Branch of Jackson)
EmplBen: Joey Hurston, TO
PersTr: Paul Laughlin, TO

Hazlehurst

COPIAH BANK, N.A.
P.O. Box 31 39083
601/894-2831
Hd,PersTr: Mrs. June L. Thorne, SrVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★Jackson

BANK OF MISSISSIPPI
P.O. Box 1605 39205
601/354-4500 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Corinth, Greenville, Greenwood, Hattiesburg, Meridian & Tupelo)
Hd: Lowell F. Stephens, ExecVP
W. Murray Pate, SrVP&TO
AsstHd,Nb: William G. McDermott, SrVP&TO
IndivTrSvcs: William H. Mounger, Jr., SrVP&TO
PersTr: Thomas L. Thompson, VP&TO
TrInv: Gerald L. White, SrVP&TrInvO
TrOpers: James C. Shaw, TO
InstitCorpTrSvcs: Pete J. Cajoleas, TO
Fds,Ends,Agcy: Steve Smith, AsstTrInvO
EmplBen: James M. Purdie, VP&TO
RE: G. Michael Womack, SrVP&TO
Jeffery Hall, AsstTO&StaffForester

SUNBURST BANK
P.O. Box 23053 39225
601/969-6175 Tr$221 Mil
(Branches in Greenville & Grenada)
Hd: Larry Cantrell, SrVP-Tr
PersTr,CorpTr: Suzanne Stephens, AsstVP-Tr
TrInv,ComTrF: Grey Duddleston, TrInvO
EmplBen: Marie Lewis, AsstTO
Kay Moseley, AsstTO
TrOpers: Melba Searcy, TO-Opers
Nb: Bobby Quarles, VP-Mktg

TRUSTMARK NATIONAL BANK
248 E. Capitol St. 39201
601/354-5182
(Branches in Brookhaven, Canton, Greenville, Greenwood, Hattiesburg, Laurel & Meridian)
Hd: Michael L. Allen, SrVP&SrTO
BrAdm: R. Fulton Thompson, VP&TO
Est,PersTr: Joe Dick, VP&TO
CorpTr: Zenora Williams, VP&TO
TrInv: Pat Farnsley, VP
TrOpers: Bob Passaro, VP
EmplBen: William H. Wardlaw, SrVP&TO
Nb: Mike Cottingham, VP&TO

Kosciusko

MERCHANTS AND FARMERS BANK
P.O. Box 520 39090
601/289-5121 Tr$9.5 Mil
Robert K. Autry, Jr., VP&TO
Judy Davis, TO

Laurel

TRUSTMARK NATIONAL BANK
P.O. Box 168 39440
601/649-9500
(Branch of Jackson)
Charles Windham, VP&TO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 642 39095
601/834-2311
Hd: Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr$1 Mil
Hd: J. B. Blanset

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$37 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK
406 2nd Ave. 39301
601/485-0773
(Branch of Jackson)
Hd: Larry B. Watson, VP&TO
Sherry Turbyfill, TO

TRUSTMARK NATIONAL BANK
P.O. Box 5578 39302-5778
601/693-9744
(Branch of Jackson)
Lee Myer, ExecVP&TO

Natchez

BRITTON & KOONTZ FIRST NATIONAL BANK
500 Main St., P.O. Box 1407 39121
Cindy M. Gwin, TO

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Frances M. Gautier, VP&Csh

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: Jean S. Fulton, VP&TO

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$5.2 Mil
Hd: Bobby P. Martin, Chm&Pres
TrOpers: Kyle Smith, AsstTOpO

Sardis

BANK OF SARDIS
201 S. Main St. 38666
601/487-1661 Tr/o$2.5 Mil
Hd,TrInv: C. H. West, Chm
PersTr,CorpTr,ComTrF,TrOpers,Nb,TDP:
Charles M. Gordon, VP&TO

PANOLA COUNTY BANK
P.O. Box 97 38666
601/487-2525
Hd: Bob Scallorn, AsstVP

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/680-2395 Tr$225 Mil
Hd: E. L. Joyner, III, SrVP&SrTO
PersTr,CorpTr: Laura S. Maynard, AsstVP&TO
EmplBen: Kathi Ware, AsstTO
Bill Malone, AsstTO
TrInv,ComTrF,TrOpers: Don Barnes, VP&TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 290 38801
601/842-7072
(Branch of Jackson)
James E. Page, VP&TO
Ann Ross, TO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/680-1211 Tr$110 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
PersTr: Justin Cox
CorpTr: Fred Holcomb
EmplBen,TrOpers: Charles Johnston, VP&TO

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/631-3224
Hd: Joe Schmitt, VP&SrTO
Randy Shell

MERCHANTS NATIONAL BANK
P.O. Box 871 39181-0871
601/636-3752 Tr$32.3 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOpers: Tommie H. Warnock

West Point

FIRST NATIONAL BANK
P.O. Box 837 39773
601/494-1411 Tr/o$1 Mil
John R. Early, VP&TO
Mark G. Hazard, III, Pres

MISSOURI

Branson

LANDMARK BANK OF BRANSON
P.O. Box 70 65616
417/334-2191 Tr$2.9 Mil
Hd: David S. Eblen, Pres&TO

OZARK MOUNTAIN BANK
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, VP&TO

Butler

BOATMEN'S BANK OF BUTLER
P.O. Box 112 64730
816/679-4114 Tr/o$1 Mil
Hd: Carol Ann Winburn, VP

Cape Girardeau

BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$11 Mil
Hd: Terry Tuschhoff, VP&TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Larry Freeman, ExecVP

Carthage

BOATMEN'S BANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$56.9 Mil
Hd: Mark Mayo, VP&TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135
(Services Provided by The United Missouri Bank of Kansas City, N.A.)
John O. Phelps, TO
Mrs. Jo Ann W. Farris, AdmAsst

Caruthersville

FIRST STATE BANK AND TRUST COMPANY
100 W. Third St., P.O. Box 18 63830
314/333-1700 Tr$6 Mil
Hd: Robert E. Morgan, ExecVP&TO
TrInv: Duane S. Michie, Pres&AsstTO

Centralia

AMERICAN BANK OF BOONE COUNTY
100 S. Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Roy E. Hulen, ExecVP
Sue Ward, Asst

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St., P.O. Box 50 64601
816/646-5500 Tr$40 Mil
Hd: William E. Welch, ChmBd&TO
Ed Douglas, Pres&TO

Clayton

BOATMEN'S TRUST COMPANY-CLAYTON
7800 Forsyth Blvd. 63105
314/889-7261
PersTr: Paul A. Zeman, VP
PersTr,Nb: Donna Schumell

COMMERCE BANK OF ST. LOUIS, N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr$941 Mil
Hd: Peter F. Mackie, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: Roger C. Krasnicki, SrVP
CorpTr,EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Gary D. Campbell, SrVP
ComTrF: Paul H. Garrison, AsstVP&TO
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb,PersTr: Sonja L. Nelson, VP/Mgr
EmplBen,Nb: Robert J. Kalinich, SrVP

THE GUARANTY TRUST CO. OF MISSOURI
7701 Forsyth Blvd. 63105
314/725-9055 Tr$258 Mil
Hd: James A. Finch, III, Pres
William R. Diepenbrock, SrVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: J. Burch, VP
Nb: Jack Dempsey, TO

LANDMARK TRUST COMPANY
10 S. Brentwood 63105
314/889-1690
(Branch of Fairview Heights, IL)
Hd: Robert L. Finder, Jr., Pres
EmplBen: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
TrAdm: Patricia E. Fitzgerald, VP

Columbia

BOATMEN'S BANK OF COLUMBIA
800 Cherry St. 65201
314/876-6000 Tr$14 Mil
Hd: B. W. "Perk" Hoecker, CEO&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Larry McCoig, ExecVP&TO

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8490 Tr$195 Mil
Hd: Robert L. Roper, Jr., ExecVP&TO
PersTr,Prob: Francie Parker, AsstVP&TO
PersTr,TrInv,CorpTr: A. Ben Galloway, VP&TO
PersTr,EmplBen: Don Smith, VP&TO
Nb: Ralph Rapp, NBO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$25 Mil
Nedra Moreau, AsstVP&TO

MISSOURI (Cont'd)

Creve Coeur

FIRST BANK & TRUST CO.
11901 Olive Blvd. 63141
314/567-3600 Tr$50 Mil
Hd,TrInv,EmplBen,Nb,PersTr,ComTrF:
Donald J. Fitzgerald, VP&SrTO
PersTr,EmplBen,TrOpers,TDP:
Mary Schmidt, AsstTO

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, III, VP&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-3322 Tr$6 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Pammy Brown, TO

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$11.5 Mil
Hd: Arnie Willms, ExecVP&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Independence

STANDARD STATE BANK & TRUST
10801 E. 23rd St. 64052
816/836-0525 Tr$12.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Kevin R. Ingram, VP&TO
TrInv: Gary Haertlein, TrInvO
TrOpers: Donna J. Harris, TOpAsst

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St., P.O. Box 250 63755
314/243-3557 Tr$10 Mil
Hd: Donald R. Chilton, CEO
Karen A. Grebing, VP&TO

★Jefferson City

CENTRAL BANK
P.O. Box 779 65101
314/634-1224 Tr$150 Mil
(Branch in Empire Bank, Springfield)
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,Nb:
Karen L. Pletz, SrVP&TO
TrOpers,EmplBen,Nb: Michael W. Prenger,
VP&TO
PersTr,CorpTr,TrInv: Robert J. Swift, VP&TO
Amparo Thomas, TO
Matt Tolksdorf, VP&TrInvO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: Robert Crede, AsstTO

Joplin

FIRST STATE BANK
P.O. Box 1373 64802
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Alden Buerge, Pres&TO

MERCANTILE BANK OF JOPLIN, N.A.
4th & Main Sts. 64801
417/624-1234 Tr$275 Mil
Hd: Duane D. Lawellin, ChmBd&ExecTO
PersTr,Prob: Richard Spong, SrVP&TO
PersTr,RE,EmplBen,CorpTr: Douglas Hauser,
VP&TO
TrInv: Tom Atteberry, 2ndVP&TrInvO
CorpTr: Lee W. Johnson, 2ndVP&TO
PersTr,TxAdmin: Cecil H. Hull, 2ndVP
TrOpers: Twila Dickerson, 2ndVP&TO
Nb: Jeff Schilling, TBDO

Kansas City

AMERICAN BANK
One W. Armour Blvd. 64111
816/931-1700
Thad Carver, SrVP&TO
Jerry Harrison, VP
LaVerna Norton, AsstVP

BLUE RIDGE BANK & TRUST CO.
4240 Blue Ridge Blvd. 64133
816/358-5000 Tr$88 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 419038 64183
816/221-2800 Tr$6.4 Bil
Hd: John A. Ovel, ExecVP
Brenda Callon, VP
PersTr: Leland R. Casady, SrVP
CorpTr,EmplBen: James K. Shineman, SrVP
TrInv: Dwayne K. White, SrVP
TrOpers: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
Nb: James L. Cole, SrVP

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
816/234-2551 Tr$1.1 Bil
Hd: John R. Owen, ExecVP
George T. Reichman, SrVP
CorpTr: Bill Ekey, VP
TrInv: Tom Weiford, SrVP
TrOpers: Marc J. Andreoli, SrVP
Tx: Dan Long, SrTO
EmplBen: Mike Marlow, VP
Nb: William E. Lupton, VP
RE: Ronald E. Snyder, VP
PersTr: Thomas A. Wallingford, VP

COUNTRY CLUB BANK
414 Nichols Rd. 64112
816/751-1482 Tr$20 Mil
Hd: Michael A. Donnici, VP&TO

MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 30145 64112
816/756-1300 Tr$70 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Terry R. Post, Pres
CorpTr,ComTrF,EmplBen: Jonathan L. Anderson,
AsstVP
EmplBen,Nb: Donald B. Ketchum, VP
TrOpers,TDP: Loretta Greene

MERCANTILE BANK OF KANSAS CITY
1101 Walnut St. 64106
816/871-2176 Tr$176 Mil
Hd: James T. Crawford, II, SrVP
CorpTr,EmplBen: Rex N. Shewmake, Jr., VP
PersTr: Dennis J. Hudson, VP
TrInvMgr: James H. Slocomb, VP
TrOpers: Mark C. Corcoran, TOpO
Nb: Gregg H. Thomas, VP

THE MERCHANTS BANK
1125 Grand Ave. 64106
816/556-8000 Tr$600 Mil
Hd: Stephen W. Crider, ExecVP&ExecTO
PersTr: Jean W. Mallon, FVP&SrPersTO
CorpTr: Tim Hattey, VP&SrCTO
CorpTrOpers: Kathy Diehl, SecTranMgr
TrInv: W. Patrick Sterner, ExecVP
EmplBen: Mark A. Reuter, VP&SrEBTO
TrOpers: Lawrence J. Cipolla, SrVP&TOpO
TrSecurMgr: Christie Morris
TrAcctMgr: Dee Ann Eagan

UNITED MISSOURI BANK OF KANSAS CITY,NatAssn
P.O. Box 419226 64141-6226
816/556-7713 Tr$5.152 Bil
(Branch in New York, NY)
Hd: Edward J. McShane, Jr., ExecVP&SrTO
PersTr: David L. Roberts, ExecVP
TrInv: Stuart L. Murdock, ExecVP
CorpTr,TrOpers: E. Frank Ware, ExecVP
ComTrF: Dorothy Boehr, SrVP
EmplBen: Robert E. Reiter, ExecVP
Nb: Craig W. Huntley, VP
TDP: David Swan, SrVP

Kennett

BOATMEN'S BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Larry Swindall, ExecVP

KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9055 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP
EmplBen,TDP: Reggie Cunningham

Lee's Summit

BOATMEN'S BANK OF LEE'S SUMMIT
1801 N. W. Chipman Rd. 64081
816/525-0000 Tr$30 Mil
Hd,TrInv: Herbert G. Jett, Pres&TO
PersTr,Prob: Joyce A. Windes, TO

Lexington

BOATMEN'S BANK OF LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Ron Hawley, Pres

Marshall

BOATMEN'S BANK OF MARSHALL
102 E. Arrow St. 65340
816/886-9656 Tr$3 Mil
Hd: E. Joseph Bode, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK
27 E. North St., P.O. Box 40 65340-0040
816/886-6825 Tr$6.8 Mil
Hd: John P. Huston, VChm&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$6 Mil
Hd: Marsha McCann, TO

Include Your Logo
See Page 226

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$16 Mil
Hd: Rudolph Farber, Chm&TO
Hd,PersTr,CorpTr: Jack Brown, VP&TO
PersTr: Thomas Higdon, TO

BOATMEN'S NATIONAL BANK OF NEOSHO
201 E. Main St. 64850
417/451-2211
James R. Bracht, TO
Judy Day, AsstTO

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 [illegible]10 Mil
Hd: LaVerna [illegible], TO

Osceola

ST. CLAIR COUNTY STATE BANK
P.O. Box 349 64776
417/646-8128
Hd: Kirk Sibley, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG/EDGERTON
P.O. Box E 64477
816/539-2131 Tr/o$1 Mil
Alan L. Hall, Pres&TO

Poplar Bluff

MERCANTILE BANK OF POPLAR BLUFF
P.O. Box 700 63901
314/785-4671 Tr$7.0 Mil
James C. Moser, Pres
Hd: William B. Gresham, III
Debbie Adams, AdmAsst

Richmond

AMERICAN BANK
P.O. Box 160 64085
816/776-5444 Tr/u$1 Mil
Hd: Jim Swafford, BrMgr
PersTr,CorpTr,TrInv,ComTrF: Jack Miller, SrVP

Rock Port

CITIZENS BANK & TRUST
101 N. Main St. 64482
816/744-5333
Hd: Jerry Moore, TO
Evelyn Perry, AsstTO

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000 Tr$231 Mil
Hd: James R. Bocell, VChmBd
Nb: Bob Thedinger, SrVP&TO
PersTr: William P. Mytton, VP&TO
TrInv: Sharon Evers, SrVP&TO
EmplBen: Joseph A. Burkart, II, VP&TO
TrOpers: Shane McDonald, VP&TO
Neil Faucett, AsstVP&FM

COMMERCE BANK OF ST. JOSEPH, N.A.
Felix & 4th Sts. 64501
816/364-3131 Tr$135 Mil
Hd,Nb: E. Pat Speiser, ExecVP&SrTO
PersTr: Julie Cole, VP&TO
TrInv: Rick Guttman, VP&TO
EstAdm: Nancy Barnett, TO
TrOpers: Julie Mires
EmplBen: Carolyn Shanks, TO

THE TRUST COMPANY OF ST. JOSEPH
3110 Karnes, Ste. 100, P.O. Box 846 64502
816/233-4996 Tr$55 Mil
Hd: Lyman L. Frick, Jr., Pres
PersTr: Constance J. Smith, VP
TrInv: Robert S. Siemens, VP
EmplBen: Dan Danford, VP
TrOpers: Pamela S. Meeks, OpersO

St. Louis

AMERICAN BANK OF ST. LOUIS
1731 Broadway 63104
314/421-3200
Hd: David Koppelmann

AMERICORP SECURITIES SERVICES, INC.
One Mercantile Center
7th and Washington Sts., Ste. 2120 63101
314/241-4002
(Affiliate of Ameritrust Company, Cleveland, OH)
Hd: William T. Renz, Pres
Donald Sprenger, VP
Paul Boulch, VP/Mgr

BOATMEN'S NATIONAL BANK
P.O. Box 14737 63178
314/466-6000 Tr$32.9 Bil
Hd: John Peters MacCarthy, ChmBd&CEO
PersTr: Martin E. Galt, III, ExecVP&Sec
CorpTr: Robert McK Jones, SrVP
TrInv,ComTrF: Thomas S. Darnall, Jr., SrVP
EmplBen: Rollin C. Woltjen, ExecVP
TrOpers: Darrell E. Werner, SrVP
Nb: William E. Ottinger, SrVP-PersTr
Richard W. Hibbs, SrVP-Pen
John W. Eggerding, VP

BOATMEN'S®
TRUST COMPANY

BOATMEN'S TRUST COMPANY
100 N. Broadway 63102
314/231-9300 Tr$25.7 Bil
Hd: John Peters MacCarthy, CEO
Reuben M. Morriss, II, Pres
PersTr: Martin E. Galt, III, ExecVP
PersTrNb: William F. Ottinger, SrVP
TrInv(Eqty): Thomas S. Darnell, II, SrVP
TrInv(FI): Robert J. Franklin, SrVP
TrOpers: Larry L. Janson, SrVP
EmplBen: Rollin C. Woltjen, ExecVP
Nb: Richard W. Hibbs, SrVP
CorpTr: Robert McK. Jones, SrVP
TDP: Darrell E. Werner, SrVP

BREMEN BANK & TRUST CO.
3529 N. Broadway 63147
314/231-6015 Tr$25 Mil
Sylvia M. Franklin, TO

LINDELL TRUST CO.
P.O. Box 211 63166-0211
314/645-7700 Tr$10 Mil
Melvin Leon Hall, Chm

MERCANTILE BANK, NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$8.2 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, SrVP
Mktg&IndSvcs: Ronald A. Stahl, SrVP
InstitSvcs: Gary F. Grammer, VP
InvSubsd: John H. Blixen, II, Pres
CorpTr: Margaret E. Allan, VP
TrOpers: Morriss L. Bond, SrVP
TDP: George L. Dixon, SrVP

PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$18 Mil
Hd: James J. Seeley, III, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr$85 Mil
Hd: Cort L. Bick, SrVP&TO
PersTr: Barbara Gliedt, AsstVP
CorpTr: Gina Snow
TrProb: D. Sue Doering, AsstTO
EmplBen: James A. DeGuire, CPC
TrOpers: Cheryl Moody, AsstVP
Nb: Steven L. Ray, AsstVP

UNITED MISSOURI BANK OF ST. LOUIS, N.A.
6 S. Broadway 63102
314/621-1000
(Services provided by the United Missouri Bank of Kansas City, N.A.)
Richard E. Markow, SrVP&TO
Janice Matthews, VP&TO
Jeffrey C. Slater, VP&TO

St. Louis County

GUARANTY TRUST COMPANY OF MISSOURI
7701 Forsyth, Ste. 1200 63105
314/725-9055 Tr$258 Mil
Hd: Jas. A. Finch, III, Pres&CEO
William R. Diepenbrock, ExecVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. N. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: Janet M. Burch, VP
Nb: Jack Dempsey, TO

MARK TWAIN NATIONAL BANK
Trust Division
8820 Ladue Rd. 63124
314/889-0715 Tr/o$600 Mil
Hd: Stanley D. Miller, Pres
Robert W. Wolters, Chm
Nb: Michele Kopolow, SrVP
PersTr: Donna Botkin, VP
EmplBen: Joseph Delleville, VP
TrOpers: Kathy A. Quann, VP
TrMktg: Michael Weisbrod, VP
PersTrInv: Larry Kaestner
CorpTr: Victor Zarrilli, VP
TrInv: Carl Enloe, SrVP

Sedalia

MERCANTILE BANK OF SEDALIA
P.O. Box 1147 65302-1147
816/827-3311 Tr$1 Mil
Hd: Thomas B. Fitzsimmons, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$1 Mil
Hd,PersTr,TrOpers: Mona L. McReynolds, TO
CorpTr,TrInv,ComTrF,EmplBen,Nb,TDP:
Richard Adams, AsstTO

Springfield

THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD
P.O. Box 1157 65801-1157
417/836-6200 Tr$400 Mil
Hd: Gordon S. Summers, SrVP&SrTO
PersTr: Patrick Fish, VP
EmplBen: Fred Cosgrove, TO
TrInv: William R. Hardie, VP
TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

COMMERCE BANK OF SPRINGFIELD, N.A.
1736 E. Sunshine, #100 65804
417/886-7095 Tr$88 Mil
Hd: Patrick R. Smith, SrVP
J. Sam Williams, III, ExecVP
PersTr: Jill Reynolds, TO
TrInvO: Terry Henry, TO
Prob: Michael DeArmon, TO
EmplBen: Timothy Charles, TO

MISSOURI (Cont'd)

Springfield (Cont'd)

EMPIRE BANK
P.O. Box 3397 GS 65808
417/881-3100
(Branch of Central Bank, Jefferson City)
Hd: Bill Reser, SrVP-Mktg
PersTr,CorpTr,TrInv: Rick Imhoff, TO

GREAT SOUTHERN & LOAN BANKING
1451 E. Battlefield 65804
417/887-4400
Hd: Connie Montgomery, TO
William V. Turner, Pres&TO
Don M. Gibson, ExecVP&TO
M. Brent Hendrix, Legal&TO

MERCANTILE BANK OF SPRINGFIELD
1615 S. Glenstone, P.O. Box 3357 65808
417/888-2200 Tr$180 Mil
Hd: Richard L. Brodbeck, SrVP&SrTO
PersTr: James B. Johnson, VP&TO
TrInv: Ken Homan, TrInvO
TrOpers: Sue Struble
EmplBen: David Greenwood, TO
Nb: Michael Chase, TO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$4 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Lois Hann, VP&TO
TrOpers: Phyllis Robinson, AsstTO

Warrensburg

CITIZENS JACKSON COUNTY BANK
615 N. Maguire 64093
816/747-7141
John Lloyd, TO

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741 Tr$3.2 Mil
Hd: Mary K. Sprick, TO

MONTANA

Billings

FIRST INTERSTATE BANK OF BILLINGS, N.A.
First Interstate Center, 401 N. 31st St.
P.O. Box 30918 59116
406/255-5230 Tr$176 Mil
Hd,Nb: David L. Haft, VP&TO
PersTr: Brent L. Lindsey, AsstVP&TO
Prob,PersTr: Steven J. Depner, TO
TrInv: Richard Crowder, AsstVP
EmplBen: Alan H. Staszcuk, AsstVP&TO
TrOpers: Janet A. Isfeld, TOpO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$360 Mil
(Trust Division Offices in Bozeman, Great Falls, Helena & Missoula)
David L. Servies, Pres&CEO
Helen M. Hancock, VP
Fred Springsteen, VP&Mgr
Sherrie Pantle, SrTOpO
Deborah Kuykendall, VP
CorpTr: Charles A. Wendtland, VP
TrInv: Michael Penfield, VP
EmplBen: Joanne Kennedy, EBO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Bldg., P.O. Box 30058 59117
406/248-7344 Tr$627 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP
Billings Office:
Mgr: Howard Vralsted, VP
Richard F. Rigler, AsstVP
Alan R. Fangsrud, TO
Gerri M. Rowe, AsstTO
Pam R. Ness, TO

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59771-0910
406/587-0641 Tr$1.7 Mil
Hd: Jim Drummond, Pres
PersTr,CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-5451
(Branch of Billings)
Hd: Cindy Lane, TO

Great Falls

FIRST INTERSTATE BANK OF MONTANA
425 First Ave. N., P.O. Box 5010 59403
406/454-6222 Tr$17 Mil
Hd: Carol B. Kern, AsstVP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central, P.O. Box 5000 59403
406/455-1071
(Branch of Billings)
Hd: Thomas G. McCleary, VP
Bonnie Heikens, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. N., P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, AsstVP
Robert K. Doerk, Jr., AsstVP

TRUST CORPORATION OF MONTANA
P.O. Box 2309 59403
406/791-7320 Tr$187.2 Mil
Hd: Robert B. Bragg, Pres
PersTr,TrOpers: Jo Ann Hopp, TO
PersTr,CorpTr: Larry LeMaster, VP&TO
CorpTr: Dina Davis, CTA
EmplBen: Cyndi Birkholz, TO
Nb: Donald L. Knutson, VP&TO

★ Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161
(Branch of Billings)
Hd: N. Patrick Butler, VP
Becky Powell, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/447-2050
(Branch of Billings)
Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, VP
Gregory A. Hughes, AsstVP
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstVP
Joan Morello, TO
Gregory E. Olson, TO
Joseph B. Robinson, TO
Martin J. Lewis, TxO

Kalispell

FIRST INTERSTATE BANK OF KALISPELL
2 Main St., P.O. Box 209 59901
406/756-5212 Tr$60 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
Keith Radabah, VP&TO
TrOpers,TDP: Loretta O'Boyle

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St., P.O. Box 250 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST INTERSTATE BANK OF MISSOULA, N.A.
P.O. Box 4667 59806-4667
406/721-4200 Tr$30 Mil
Hd: Susan K. O'Neil, VP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59807
406/728-0670
(Branch of Billings)
Hd: Steven Polhemus, VP

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr/u$1 Mil
Rod Austin, AsstVP&TO

NEBRASKA

Alliance

THE ABBOTT BANK
P.O. Drawer A 69301
308/762-4400 Tr$20.9 Mil
Hd: R. S. Uhrig, SrTO
PersTr,CorpTr,TrInv: W. A. Sieler, TO
EmplBen,Nb: S. A. Krause, AsstTO
TDP: S. Franklin

ALLLIANCE NATIONAL BANK & TRUST CO.
124 W. Third St., P.O. Drawer E 69301
308/762-2300
John S. McGhehey
Eva Knight, AsstTO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111 Tr$3 Mil
Hd: Tom Darbro, SrVP&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$10 Mil
Hd,PersTr,Nb: James E. Koepke, Pres
EmplBen,TDP,TrOpers: David Laterla, AsstTO
Robert Robak, AsstCsh
Audrey Vaught, TOpO

Beatrice

THE BEATRICE NATIONAL BANK
523 Court St., P.O. Box 100 68310
402/228-3333 Tr$11 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
June M. Seitz
TrOpers,TDP: Sharon Arthur

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St., P.O. Box 338 68310
402/223-4041 Tr$5 Mil
Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
Don Johnsen, VP&TO
Verdella Vetrovsky, Csh&TO

Bellevue

BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400 Tr$13.5 Mil
TrInv: Gary Haertlein
TrOpers,TDP: Gina Springer

TRI-COUNTY BANK & TRUST
1001 Fort Crook Rd. 68005
402/733-3000 Tr$2.198 Mil
TrInv: Gary Haertlein
TrOpers: Gina Springer

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Jo Woodward, Csh

Columbus

COLUMBUS BANK AND TRUST CO.
2501 13th St., P.O. Box 98 68601
402/564-1234
Hd: Robert C. Labenz, Pres&TO
Christine M. Schumacher, AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr$42 Mil
Hd: David L. Duren, VP&SrTO
John Scott, TO
Elizabeth Haskins, TO

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: Blaine Spanjer, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: Edward J. Boos, CEO

Elkhorn

BANK OF ELKHORN
P.O. Box 469 68022
402/289-2551 Tr$2.2 Mil
Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486 Tr$3.4 Mil
Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRSTIER BANK/FREMONT
P.O. Box 229 68025
402/727-1100
(Branch of Omaha)
Hd: Jeffrey S. Flores, AsstVP

FREMONT NATIONAL BANK & TRUST
152 E. 6th St. 68025
402/721-1050 Tr$143.7 Mil
Hd: Joseph E. Twidwell, SrVP&TO
PersTr,Est: Thomas G. Kelly, VP&TO
TrOpers,TDP: Jolene Kasper, AsstTO

Geneva

GENEVA STATE BANK
9th & G. Sts., P.O. Box 313 68361
402/759-3114 Tr$17 Mil
Hd,TrInv: Hugh F. Wilkins, ChmBd&TO
PersTr,EmplBen,TrOpers,Nb,TDP:
Evelyn M. Volkmer, TO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave., P.O. Box 81 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

FIRSTIER BANK GRAND ISLAND
P.O. Box 2006 68802
308/382-3100 Tr$20 Mil
(Branch of Omaha)
Hd: Richard K. Rabe, AsstVP

FIVE POINTS BANK
2015 N. Broadwell Ave. 68801
308/384-5350 Tr$10.9 Mil
Hd: William W. Marshall, III

NORWEST BANK, GRAND ISLAND
202 W. Third St. 68801
308/382-7222
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Ronald L. Adams, VP&Adm
Robert Dwyer, VP&FM
EmplBen: Greg Anderson, TO

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382-4800 Tr$30 Mil
Hd: Mary Kay Tuma, VP&TO
TrOpers: Kathy Celmer, AdmAsst

Hastings

NORWEST BANK HASTINGS
747 N. Burlington 68901
402/463-3817
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Bruce Sandahl, AsstTO

Hemingford

BANK OF HEMINGFORD
P.O. Box 157 69348
308/487-3314

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr$2.8 Mil
Co-Admin: Melba J. Cook, VP,Csh&TO

Imperial

ADAMS BANK & TRUST
545 Broadway 69033
308/882-4286 Tr$1.5 Mil
Hd: Douglas King, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68848
308/234-1818 Tr$22 Mil
DivHd: Alan M. Oldfather, ChmBd&TO
Laurence L. Jepson, Pres&TO
DeptHd: Sharon K. Stelling
TrClk: Connie Frazier

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Jackie Purdy, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$15 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Jackie Purdy, TrAdmO

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$10.5 Mil
Hd: Jon Thornburg, VP&TO
TrOpers: Betty Nelson, AsstTO

★Lincoln

FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN, NE
13th & M Sts. 68501-1008
402/434-1346 Tr$650 Mil
Hd: Harold J. Dawson, Jr., SrVP&Mgr
PersTr: Robert Chancellor, VP&Mgr
CorpTr: Lavon McBride, AsstVP&Mgr
TrInv: William S. Eastwood, VP&Mgr
EmplBen: Norman Wilson, VP&Mgr
TrOpers: Judeen Carstens, AsstVP&Mgr
Prob: Richard Emery, VP&Mgr
Farm: Charles Marquardt, VP&Mgr
Nb: Jerry B. Weber, VP&Mgr
Tax: Jody Colins, AsstVP&Mgr
EmplBenMktg: C. John Guenzel, VP&Mgr

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/434-4411 $599 Mil
Hd: David E. Asche, VP&TO
PersTr: Regy Green, VP&TO
CorpTr: Pam Fielmeyer, CTO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Ann Hovis, VP&TOpO
Nb: Vicki Ladegard, TrMktgO
FM: Keith W. Carlson, VP
TDP: Ann Ang, TOpO

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/483-8274 Tr$106 Mil
Hd,PersTr,CorpTr,Nb: R. David Wilcox, SrVP&TO
PersTr: Jay J. Steinacher, TO
TrInv,ComTrF: Michael Dunlap, VP&TO
EmplBen: Ken Backemeyer, SrVP&TO
TrOpers: Charles Norris, TO

McCook

FIRST NATIONAL BANK
P.O. Box 1388 69001-1388
308/345-1575 Tr/u$1 Mil
Hd: Jerry C. Meyerle, VP&TO

McCOOK NATIONAL BANK
P.O. Box 1208 69001-1208
308/345-4240 Tr$1 Mil
Hd: P. Mark Graff, SrVP
PersTr: Angus Garey
Peter M. Graff
TrOpers: Lisa Einspahr

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$16 Mil
TrInv: Ray Von Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

The Directory of Trust Institutions is included in a T&E subscription!

NEBRASKA (Cont'd)

Nebraska City

FARMERS BANK AND TRUST COMPANY
P.O. Box 725 68410
402/873-5573 Tr$7.7 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr,TrOpers: Nadine Frakes, TO

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$5 Mil
Jay W. R. Bohlken, TO

Neligh

FIRST UNITED BANK
P.O. Box 129 68756
402/887-4143 Tr$1 Mil
(Branches in O'Neill and Verdigre)
Barbara C. Hughes, TO
Randy Helgren, Pres
William R. Bates, SrVP&AsstTO

Norfolk

FIRST TIER BANK OF NORFOLK
333 Norfolk Ave., P.O. Box 13 68701
402/371-1001 Tr$29 Mil
Hd: Elmer E. Mohl, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK
P.O. Box 10 69103
308/532-1000 Tr$27 Mil
(Branch of First National Bank of Omaha)
Hd: Donald D. Kilgore, VP&TO
TrOpers: Kim Steger
TDP: Kathy Horn

UNITED NEBRASKA BANK, NORTH PLATTE
P.O. Box 220 69103
308/532-2300 Tr$2.25 Mil
Hd: J. W. McDermand, Pres

Ogallala

ADAMS BANK & TRUST
315 N. Spruce St., P.O. Box 720 69153
308/284-4071 Tr$10.8 Mil
Hd: Jeff Arnold, TO

Omaha

AMERICAN NATIONAL BANK
8990 W. Dodge Rd. 68114
402/399-5000 Tr$160 Mil
Hd: Michael Eck, SrVP
PersTr,CorpTr,TrInv,TrOpers,Nb:
Karen Hosier, VP&TO
EmplBen: Randall Jauken, AsstVP&TO

DOUGLAS COUNTY BANK & TRUST CO.
6015 N.W. Radial Hwy. 68104
402/330-0500 Tr$53 Mil
Hd: Richard D. Mullin, SrVP&TO
PersTr: Patrick Coyle, VP&TO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr$950 Mil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
PersTr: H. David Neely
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOpers: Al Schulz, TO
Nb: T. J. Gaughen, TO
TDP: D. L. Vuagnioux, OpO
Ann Turco, OpO

FIRSTIER BANK, N.A., OMAHA
1700 Farnam St. 68102
402/348-6350 Tr$1.5 Bil
(Branches in Fremont & Grand Island)
Hd: Thomas G. Church, ExecVP
PersTr: Robert J. Timmins, VP
CorpTr: Stanley A. Traub, VP
ComTrF,EmplBen: Stanley A. Traub, VP
TrInv: Jerome J. Schumacher, VP
TrOpers: Robert J. Kahm, VP
Nb: Stephen R. Lundholm, VP

NORWEST BANK NEBRASKA, N.A.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branches in Grand Island & Hastings)
Hd: Ronald G. Weber, SrVP
PersTr: Harry P. Yosten, VP
CorpTr,EmplBen: J. Richard English, VP
InstitTrInv: Michael R. Kingston, VP
PersTrInv: Laurence M. Raynor, IO
TrOpers: Susan Joe, TOpO
Nb: Kathleen A. Cook, VP

PACKERS BANK AND TRUST CO.
4710 S. 23rd St. 68107
402/731-4900 Tr$14 Mil
Hd: Donald E. Dworak, ExecVP&TO

O'Neill

FIRST UNITED BANK
P.O. Box 470 68763
402/336-1370
(Branch of Neligh)
James L. Rabe, Pres&AsstTO

Schuyler

THE SCHUYLER STATE BANK & TRUST COMPANY
68661
402/352-2401 Tr$1.884 Mil
Hd: Larry L. Bazata, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Gwen M. Mach, TOpO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$14.8 Mil
Hd: Velda R. Roberts, VP&TO

Verdigre

FIRST UNITED BANK
68783
402/668-2205
(Branch of Neligh)
Mgr: Kirk K. Cisler, SrVP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 130 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, CEO&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, Pres&TO
TrOpers: Lorie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$42 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$14 Mil
Hd: Katherine A. Bartling, VP&TO
TrOpers: Rhonda Harris, AsstTO&OpersO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-2137

Las Vegas

AMERICAN BANK OF COMMERCE
P.O. Box 98519 89193-8519
702/362-7222
Hd,EmplBen: R. Thomas Rhees, VP&SrTO
TrOpers: MaryAnn Kimmel
Nb: Marilyn Beatty

First Interstate
Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 98588 89193-8588
702/791-6150 Tr$1.5 Bil
BrMgr: Mark Dreschler, SrVP
TrInv: Randy Companale
Bert Purdye
InstTr: Karen Lewallen
EmplBen: Gaye Borden
Nb: Robert Johnson, VP&TBDO
Jim Yurashak, VP&TBDO

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$120 Mil
Hd,EmplBen: Jim Mitchell, VP
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Horch, AsstVP&TO

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 19260 89132
702/731-2222
(Branch of Reno)

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 18415 89114
702/386-3611
(Branch of Reno)
Hd: Marlene Kirch, VP
PersTr: Chris Munhall, AsstVP
EmplBen: Phil Gardner, TO

VALLEY BANK OF NEVADA
P.O. Box 98555 89193-8555
702/654-7100 Tr$7.5 Bil
TrDiv: Thomas A. Thomas, SrVP&Mgr
BusDev: L. Tucker
Lorri Jackson
SpecSituaMgr: D. Reed Sorenson, VP&SrTO
PersTrMgr: David M. Campbell, RVP&TO
Anne M. Marschik, TO
Dee Chekowitz-Dykes, TO
EmplBenDeptMgr: Kenneth Suess, RVP&TO
Donald Shewmaker, TO
InvDepMgr: Blayne Ence, VP&IO
Milton Ames, IO
Ken Fong, IO
Rich McCord, IO
CorpTrDeptMgr: Francine Schartz, VP&TO
Shelly Griffith, TO
CorpCustDeptMgr: Jennifer Clonts, TO
Adam Trout, TO
Sam Culotta, TO
Brian Corcoran, TO
TrOpers,TDP: Kenneth Smith, VP&TO
SupportSvcsDeptMgr: Matthew Garban, TO&Supv
Mike Waller, TO
Kaja Drummond, TO

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Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 30100 89520
702/784-3316 Tr$1.5 Bil
BrMgr: John Maher, SrVP
PersTr: Gayle Cangiano, VP
TrInv: Phil Diamond
CorpTr,EmplBen: J. R. Beekman, VP
Nb: Carol Kurtz, TBDO
Gretchen Huckaby Beck, AsstVP
CourtTr: Leo Humphreys, AsstVP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2321 Tr$63 Mil
(Branch in Las Vegas)
Hd: David E. Lewis, VP&TO

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 11500 89550
702/688-6678 Tr$2.7 Bil
(Branch in Las Vegas)
Hd: Michael Samonek, SrVP
PersTr: Bill Ponton, VP
CorpTr: Fran Schartz, VP&TO
TrInv: Tom Josephsen, VP
ComTrF: Donna Bartlett, TO
EmplBen: Lois Odgen, AsstVP&TO
TrOpers: Daylene Hendricks

VALLEY BANK OF NEVADA
P.O. Box 20000 89520-0025
702/789-7060 Tr$1.9 Bil
Northern Region
TrDiv: Thomas A. Thomas, SrVP&Mgr
InvDeptMgr: Blayne Ence, AsstVP&TO
Murray A. Foster, AsstVP&IO
PersTr: Edwin Hagerman, VP&TO
Judy Toland, VP&TO
Sally Ramsey, TO
Craig Loveless, AsstVP&TO
Cathy Owens, TO
EmplBen: Kenneth W. Suess, RegVP&Mgr
CorpCust: Mark Bouchard, GVP&Mgr
SupportSvcsDeptMgr: Lori Nelson, TOpO

VALLEY BANK-TRUST NORTH
401 S. Virginia St., P.O. Box 10927 89510
EmplBen: Ken Suess, RegVP&Mgr
Edwin Haggerman, VP&TO

NEW HAMPSHIRE

Amherst

GRANITE BANK
(Branch of Keene)
03031
Leon P. Dusoe, ExecVP

Chesterfield

GRANITE BANK
(Branch of Keene)
03443
Leon P. Dusoe, ExecVP

Claremont

BANKEAST
P.O. Box 240 03743
603/542-7755
David Bliss, TO

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03302-0477
603/225-4500 Tr$302 Mil
(Branches in Manchester, Nashua & Portsmouth)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Walter L. Parr, VP&TO
CorpTr: Richard Workman, AsstVP&TO
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Janet Gregsak, AsstVP&EBO
TrOpers: Debra Patten, TOpO
Nb: Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
116 N. Main St. 03301
603/224-8100
(Branch of Manchester)
David C. Bliss, VP&TO

CHARTER TRUST COMPANY
95 N. Main St., P.O. Box 1374 03302-1374
603/224-1350 Tr$225 Mil
Hd: Robert J. Diefendorf
PersTr,Nb: Diefendorf/Gornell
CorpTr,TrInv: Niall MacDonagh
ComTrF,TrOpers,TDP: Lynn Lewis
EmplBen: Friedman/MacDonagh

FIRST CAPITAL BANK
One Capital Plaza, P.O. Box 528 03301
603/225-4300 Tr$123 Mil
(An affiliate of First NH Investment Services Corporation)
Hd,PersTr: William B. Morrison, VP&SrTO
PersTr: Mark E. Lavalle, VP&TO

FLEET BANK-NH
30 Storrs St. 03301
603/225-4400
(Branch of Nashua)
Paul A. Gartner, TO

NEW HAMPSHIRE SAVINGS BANK
27 N. State St. 03301
603/224-7711 Tr$81.37 Mil
Hd: Raymond Martin, VP&TO
TrInv: Richard C. Padgham, CFA,VP
TrOpers,TrAdm: Judy Dionne, AsstTreas
Nb: Hector N. Stokes, AsstVP

Conway

FLEET BANK-NH
Main St. 03818
603/447-4702
(Branch of Nashua)
G. Stevens Davis, TO

Dover

CONSTITUTION TRUST COMPANY
140 Washington St. 03820
603/742-8100 Tr$47.976 Mil
Hd: John H. Dyer, Jr., Pres
TrOpers: Doris G. Couture, VP

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$23 Mil
Hd: Robert J. Waldron, VP&TO
Anthony F. Donegan, TO

Exeter

FIRST NH EXETER BANKING CO.
P.O. Box 100 03833
603/778-7878
(An affiliate of First NH Investment Services Corporation)
PersTr: Cheryl A. Parzych, VP&SrTO
John F. Cullinane, VP&TO
Nb: Dan H. Sanders, VP&TO

Hampton

BANK MERIDIAN, N.A.
100 Winnacunnet Rd., Box 4000 03842
603/926-6311
(Affiliate of Amoskeag BankShares serving coastal and southern N.H.)

Hanover

FLEET BANK-NH
63 S. Main St., P.O. Box 991 03755
603/643-2500
(Branch of Nashua)
Nb: Lawrence Draper, VP&TO
Admin: Cynthia J. Neily, VP&TO
TrInv: Donald E. Vogel, VP&TO

NEW LONDON TRUST COMPANY
One Maple St. 03055
603/643-6509
(Branch of New London)
Patricia Welch, TO
Christine Tompkins, TO

Jaffrey

GRANITE BANK
03452
(Branch of Keene)
Leon P. Dusoe, ExecVP

Keene

FIRST NH BANK, KEENE
15 Main St., P.O. Box 706 03431
603/352-5050
(Affiliate of First NH Investment Services Corp.)
PersTr: Arthur W. McKee, VP&TO

GRANITE BANK
122 West St., P.O. Box 627 03431
603/352-1600 Tr$60 Mil
(Offices in Amherst, Chesterfield, Jaffery, Milford and Peterborough)
Hd: Leon P. Dusoe, ExecVP
PersTr: Gail Anthony, TO
TrOpers: E. Faye Sargent, TO
Thomas G. O'Brien, TrRep

FLEET BANK-NH
20 Central Square 03431
603/357-8134
(Branch of Nashua)
Kevin A. Soucy, VP&TO
Admin: David Holmes, AsstVP&TO
TrInv: Gregory McConahey, IO

Laconia

FIRST CENTRAL BANK
P.O. Box 250 03247
603/524-1040
(Affiliate with First NH Investments Services)
Hd,PersTr: Jon F. Nivus, VP&SrTO
Nb: Elaine MacAdam, VP&TO

Littleton

FLEET BANK-NH
160 Main St. 03561
603/444-8060
(Branch of Nashua)
Marlene S. Gallinelli, AsstVP&TO

Manchester

AMOSKEAG BANK
P.O. Box 150 03105
603/647-3600 Tr$601 Mil
(Affiliate offices in Bank Meridian, N.A., Hampton & Souhegan National Bank, Milford)
Hd: Earle L. Tryder, ExecVP
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Verna Pare, AsstVP&TO
TrInv: Sarah Yoshida, CFA, SrVP&SrIO
ComTrF: Pamela D. Mallett, PtfolMgr
EmplBen: David E. McKenzie, VP&PenTO
TrOpers: David D. Berndt, VP&TO
Nb: John J. Latimer, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6600
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Robert Waldron, VP&TO
Nb: Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
Two Wall St. 03105
603/624-6281 Tr$410 Mil
(Branches in Concord & Rochester)
Hd: Carroll E. Winch, VChm
PersTr: Roberta R. Freedman, VP&TO
CorpTr: David C. Bliss, VP&TO
TrInv: William A. Proskow, Pres
TrOpers: Cindy J. Motta, AsstVP

NEW HAMPSHIRE (Cont'd)

Manchester (Cont'd)

FIRST NH INVESTMENT SERVICES CORPORATION
1000 Elm St., 20th Fl. 03101
603/644-6595 Tr$1.2 Bil
John L. Claps, Pres,CEO&Treas
Delma H. Reagan, SrVP&SrTrAdm
John D. Griffiths, SrVP&SrIO
Duane G. Lighthall, SrVP&IO
Therese A. Benoit, VP&SrTO-PersTr
Gregory S. Boyd, VP&SrOpersO
Romeo E. Dorval, VP&SrTO-Nb
Margaret A. Wiebusch, VP&SrTO-EmplBen
B. Randy Haas, VP&IO

FLEET BANK-NH
650 Elm St.
The Center of New Hampshire 03101
603/668-3131
(Branch of Nashua)
Eugene P. Patterson, SrVP&TO

Milford

GRANITE BANK
(Branch of Keene)
03055
Leon P. Dusoe, ExecVP

SOUHEGAN NATIONAL BANK
Nashua St., P.O. Box 19 03055
603/673-3480
(Affiliate of Amoskeag BankShares serving southern N.H.)

TRUST.
Fiduciary relationship in which a person holds title to property for the benefit of another person.
□
TRUST TOO.
Confidence in the integrity, ability, character and truth of a person.
□
JOANNE SANDERS INC.
A SEARCH FIRM
□
Trust Specialists
PLACING PROFESSIONALS IN TRUST BANKING
□
570 Rahway Avenue
Woodbridge, NJ 07095
201-738-8811

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

FLEET BANK-NH
146 Main St., P.O. Box 3730 03061-3730
603/594-5053 Tr$1.1 Bil
(Branches in Concord, Hanover, Keene, Littleton, Manchester & Portsmouth)
Hd: Roger C. Ball, SrExecVP
Admin: Paul J. Anton, SrVP&TO
TrInv: Arthur H. Dyer, ExecVP
Nb: Edward J. Sullivan, SrVP

NASHUA TRUST CO.
194 Main St. 03060
603/882-2755 Tr$125 Mil
Hd: Robert W. Ray, SrVP&TO
PersTr,Taxes,CorpTr: Harry G. Locke, VP&TO
TrInv: Mark R. Litzerman, CFA, AsstVP&IO
EmplBen: Ashley D. Burt, Jr., AsstVP&TO
EmplBen,PersTr: Gretchen Teich, AsstTO
Taxes,PersTr,ComTrF: Judith K. Noel, AsstTO
TrOpers: Thomas Jasalavich, AsstTO

New London

THE NEW LONDON TRUST CO.
Main St., P.O. Box 158 03257
603/526-2535 Tr$17.2 Mil
(Branch in Hanover)
Hd,Nb: William B. Hamilton, Jr., SrVP-Tr
TrInv: Gerald C. Milkowski
TrOpers: Kurt H. Merrill

Peterborough

GRANITE BANK
03458
(Branch of Keene)
Hd: Leon P. Dusoe, ExecVP

Portsmouth

THE BANK OF NEW HAMPSHIRE, N.A.
2 Harbour Place 03801
603/624-6600
(Branch of Concord)
Dohrman Sinclair, VP&TO

THE FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/433-2946 Tr$113 Mil
Hd,CorpTr,TrInv: Ralph M. Lincoln, VP&SrTO
PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO
TrOpers: Gail Britton

FLEET BANK-NH
P.O. Box 780 03801
603/433-3444
(Branch of Nashua)
Admin: Betsy P. Burke, VP&TO
TrInv: David Chandonnais, IO
Nb: G. Stevens Davis

Rochester

BANKEAST TRUST COMPANY
19 S. Main St. 03867
603/335-1524
(Branch of Manchester)
Brenda B. Harrington, SrTO

West Lebanon

FIRST NH BANK, WEST LEBANON
12A Plaza, Rte. 12A 03784
603/298-8715
(Affiliate of First NH Investment Services Corp.)
PersTr: Charles E. Lewis, VP&TO

Wolfeboro

WOLFEBORO NATIONAL BANK
2 Center St. 03894
603/569-1221 Tr$14 Mil
(Affiliate of First NH Investment Services Corporation in Manchester)
Therese A. Benoit, TO

NEW JERSEY

Annandale

UNITED NATIONAL BANK
Beaver Ave. 08801
201/756-5200 Ext. 3401 Tr$520 Mil
(Regional Trust Office of Plainfield)
Hd: John M. Bonk, SrVP&TO
Maryann Gillen, TO
PersTr: Eugene P. Delahunty, VP&TO
EmplBen: Linda Miller, TO
Nb: Barbara Rushing, AsstVP

Atlantic City

NATIONAL WESTMINSTER BANCORP NJ
Atlantic Ave. 08404
609/441-7006
(Branch of Newark)
John Reed

Belmar

NATIONAL WESTMINSTER BANCORP NJ
900 Main St. 07719
201/681-4000
(Branch of Jersey City)
Richard Kelly

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500
Hd: Roger L. Embley, VP&SrTO
TrInv: Cynthia L. Rigg, VP

Brick Town

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
575 Rte. 70 08723
201/477-9199
(Branch of Toms River)
Warren Kahnt, TBDO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr$120 Mil
Hd: John D. Catalano, SrVP&SrTO

United Jersey Bank

UNITED JERSEY BANK
Commerce & Laurel Sts.
P.O. Box 100 08302
609/453-2521
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
PersTr: Donna M. Lieber, TO
Nb: Stephen Pappaterra, AsstVP

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
201/685-8317 Tr$295 Mil
Hd: John J. Cannon, VP&SrTO
PersTr: William H. Osborne, VP&TO
TrInv: James H. Olson, VP&TO
TrOpers: Donald Furda, TO
Nb: Wendy A. McGuire, AsstTO

Cape May Court House

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PvtBkg: Teresa Byrne, VP
Nb: James Dicks, AsstVP

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(Trust Office of East Brunswick)
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Douglas Judah, SrVP

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908/522-5400

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Toms River

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EmplBen: Nicholas Rohovie, VP

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Jesse Drosdick, TO

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EmplBen: George H. Kuhn, SrVP&SrTO
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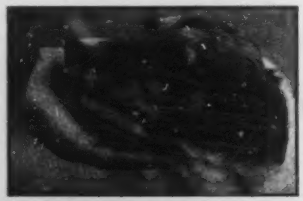

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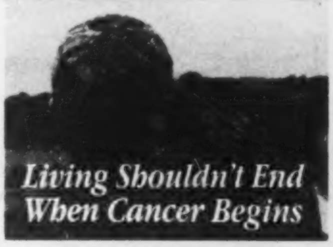
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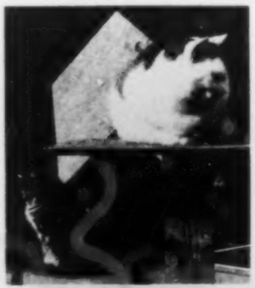

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MID-AMERICAN NATIONAL BANK & TRUST CO.
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419/531-7005 Tr$90 Mil
PersTr,CorpTr,EmplBen,Nb: Dan B. Hathaway, VP&SrTO
Nb: Karen Simons, AsstVP/CFP
EmplBen: Cathy Finkhousen, AsstVP&TO

Bridgeport

BELMONT NATIONAL BANK
325 Main St. 43912
614/635-1142
(Branch of St. Clairsville)

Brilliant

PEOPLES BANKING COMPANY
3rd & Ohio 43913
614/598-4101
(Branch of Martins Ferry)

Bryan

FIRST NATIONAL BANK NORTHWEST
310 S. Main, P.O. Box 469 43506
419/636-1164
Hd: Michael L. Williams, VP&TO

Cadiz

BELMONT NATIONAL BANK
555 E. Main St. 43907
614/942-4664
(Branch of St. Clairsville)
Richard E. Dolan, SrVP&TO

Cambridge

PEOPLES BANKING COMPANY
914 Wheeling Ave. 43725
614/432-2361
(Branch of Martins Ferry)

Canton

CENTRAL TRUST CO. OF NORTHEASTERN OHIO
Central Plaza 44711
216/438-8360 Tr$400 Mil
Hd,Nb: Walter J. Paull, SrVP&SrTO
PersTr: Alexander Hays, IV, SrTO
CorpTr: Timothy Steitz, AsstTO
TrInv: Paul T. Brady, SrTO
TrOpers: Dave Schumacher, AsstTO
EmplBen: Robert C. Stark, SrTO
EstAdm: Michelle Leasure, TO

SOCIETY NATIONAL BANK
126 Central Plaza North 44702
216/489-5400
Hd: James P. Kamerer, RegExecVP-TrDiv
PersTr: Stephen C. Donatini, VP
EmplBen: Edwin C. Messerly, VP
TrInv: Gary R. Martzolf, SrVP
TrOpers,EmplBen: Linda M. Zaleski, VP
Nb: John S. Gulas, SrTO

UNITED NATIONAL BANK & TRUST CO.
P.O. Box 24190 44701
216/438-1224 Tr$220 Mil
(Branch in Alliance)
Hd: Robert M. Sweeney, SrVP&ExecO-TrGp
PersTr: Suzanne M. Hunter, TO
TrInv: Marc B. Inboa[illegible] VP&TO
EmplBen: Samuel M. Lincoln, VP&TO
TrOpers: Alice G. Bonchack, TrOpO

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr$25 Mil
Hd,PersTr,Nb: C. L. Stephenson
EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Cincinnati

AMERITRUST COMPANY, N.A.
525 Vine St. 45202
513/762-8360
(Branch of Cleveland)
Hd: Paul S. Recker, VP
William A. Harding, VP
D. Bruce Ross, VP

THE CENTRAL TRUST CO.,NatAssn
201 E. Fifth St. 45202-4117
513/651-8410 Tr$3.4 Bil
Hd: Cortland J. Meader, ExecVP
PersTr: George R. Landreth, SrVP
EmplBen: Gary G. Wilson, VP
TrInv: Walter K. Parker, SrVP
TrOpers: Gene A. Weber, VP
Mktg: Terry L. Eschmeyer, SrVP

CITIZENS FEDERAL SAVINGS & LOAN
525 Vine St. 45202
513/721-3232
(Branch of Dayton)
David Kilgo, AsstVP

FIFTH THIRD BANK
38 Fountain Square Plaza 45263
513/579-5434 Tr$15.9 Bil
InstAdmin: Michael K. Keating, SrVP&TO
PersTr: Phillip C. Long, SrVP&TO
EmplBen: Timothy A. Molloy, SrTO
CorpTr: Scott Degerberg, AsstVP
TrInv: P. Michael Brumm, SrVP,TO&CFO
PersTrInv: Marilyn J. Osborn, VP&TO
InstTrInv: George G. Strietmann, SrTO
TrOpers: Christina H. Kelso, VP

HUNTINGTON NATIONAL BANK
105 West 4th St. 45202
513/762-1893
Richard H. Tapke, Jr., SrVP&TO
Nb: David K. Miller, AsstVP

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave. 45223
513/542-7800 Tr$60 Mil
Hd: John E. Prues, TO

THE PROVIDENT BANK
One E. Fourth St. 45202
513/579-2081 Tr$1.8 Bil
Hd: Thomas J. Blank
PersTr: Craig M. Mann
CorpTr: Jacqueline M. Dever
TrInv: Thomas C. Diehl
EmplBen: James S. Cambron
TrOpers: Daniel F. Eckstein
Nb: Dennis M. Charlton
StkTrans: William Parsons

SOCIETY BANK
36 E. 7th St., 24th Fl. 45202
513/723-2416
(Branch of Dayton)
Charles H. Herrick, TO

STAR BANK, N.A., CINCINNATI
P.O. Box 1118 45201
513/632-4633 Tr$2.5 Bil
Hd: Thomas J. Lakin, ExecVP
PersFinSvcs: Harold A. Klink, VP&TO
CorpFinSvcs: Nicholas Shundich, VP&TO
Daniel B. Benhase, VP&TO
TrInv,ComTrF: B. Randolph Bateman, SrVP
EmplBen: Herbert J. Sliger, Jr., VP&TO
TrOpers: William J. Keller, VP&TO
Nb: Dennis A. Nahnsen, VP&TO
TDP: Margaret M. Frederick, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Cleveland

AMERITRUST COMPANY, N.A.
P.O. Box 5937 44101
216/737-5200 Tr$13.5 Bil
(Branches in Beachwood, Cincinnati & Columbus. Affiliates in Tampa, FL, Denver, CO, St. Louis, MO, New York, NY & Houston, TX)
Hd: Frank I. Harding III, Pres&CEO
John F. Miller, Chm
TrInv: Richard C. Hyde, ExecVP&ChIO
PersTr: Ronald G. Gymer, SrVP
CorpTr: William T. Renz, SrVP
EmplBen: Gary W. Queen, SrVP
TrOpers: John Stulak, Jr., SrVP
InvRes: James R. Kirk, SrVP-Dir
PersTrInv: Paul D. Neidhardt, SrVP
EmplBenInv: Dennis M. Grapo, SrVP
TrOpers,MIS: Robert H. Cooley, ExecVP

BANK ONE CLEVELAND,N.A.
1255 Euclid Ave. 44115
216/781-3333 Tr/o$400 Mil
Hd, PersTr: John J. Reidy, Jr., SrVP&TO
TrInv: Margaret J. Pipak
EmplBen: Betsy Langer Kapp, VP&TO
TrOpers: Richard H. Lindoerfer, AsstVP

HUNTINGTON TRUST COMPANY, N.A.
917 Euclid Ave. 44115
216/344-6578
(Branch of Columbus)
Hd: Douglas Foxx, SrVP
PersTr(Cleveland): Robert Gerseny, VP
EmplBen(Cleveland): Edward Reasner, VP
Inv(Cleveland): Douglas V. Epp, VP

NATIONAL CITY BANK
1900 E. 9th St., P.O. Box 5756 44101
216/575-2000 Tr$3 Bil
(Affiliated Trust Cos. in Naples & W. Palm Beach, FL also in Akron, Columbus, Dayton & Toledo, OH & Louisville, Lexington & Ashland, KY)
Divisions:
Hd: Richard E. Beeman, ExecVP
PersTrSvcsDivHd: Lloyd F. Loux, SrVP
TrProb: Charles G. Martis, VP
TrTax: Robert C. Johnson, VP
TrNb: Bert W. Zahn, VP
FdsMgtDivHd: Larry Kekst, VP
TrInv: Gerald Gray, VP
TrOpers: C. Joseph Fox, SrVP
CorpTr: E. J. Etowski, Jr., SrVP
StkTrans: Joseph Mirka, VP
EmplBen: William F. Berrott, VP
MutualFds: Joseph Penko, VP

THE PROVIDENT BANK
1111 Superior Ave. 44114
216/694-2351 Tr$100 Mil
Hd: Gerald S. Falc[illegible], VP&TO
EmplBen: JoAnn M. Diluzio
TrOpers: Tina M. Ledford

SOCIETY NATIONAL BANK
800 Superior Ave. 44114
216/689-3000 Tr$4.8 Bil
(Trust Offices in Akron, Ashtabula, Canton & Youngstown. Affiliates in Ann Arbor, MI; Columbus, OH; South Bend, IN; Toledo, OH. Affiliated Trust Company in Naples, FL)
Hd: William E. Karnatz, ExecVP
PersTr: Louis E. Dougherty, SrVP
CorpTr,EmplBen: James J. McGuire, SrVP
EmplBenOpers: Donald J. Bisesi, VP
TrInv: Donald Cruse, SrVP
Est: Brian Cherkala, VP
RE: John Breault, Mgr
TrOpers: N. F. Bour, VP
Tx: W. M. Wright, VP
Prod,SvcDev: Timothy J. Connors, SrVP
PersTr,Nb: A. Stewart Kerr, VP
CorpTr,EmplBen,Nb: Bruce L. Baskin, VP

★Columbus

AMERITRUST COMPANY N.A.
33 N. Third St. 43215
614/224-0670
(Branch of Cleveland)
Hd: Brenton I. Chivington, VP

BANCOHIO NATIONAL BANK
155 E. Broad St. 43251-0050
614/463-7482 Tr$1.2 Bil
Hd: Alan J. Davidson, ExecVP
PersTr: John L. Sauter, SrVP
BusTr: Noel H. Knox, VP
TrInv: Ellwood Lewis, VP
TrOpers: Jim S. Deyo, VP
Nb: Nicholas S. Madved, VP

BANK ONE TRUST COMPANY, NA
100 E. Broad St. 43271-0191
614/248-5800 Tr$960 Mil
Hd: C. Thomas Rice, Pres
John C. Alexander
PersTr: Gary B. Brown, VP
TrInv: James D. Wright
EmplBen: H. Herbert Schupp, VP
TrOpers: Michael D. Ryba, SrVP
CorpTr: Roger R. LaCharite, VP
Contr: Jon W. Bennett
CFO: Jack G. Groseclose, VP

CENTRAL TRUST CO.
37 N. Third St. 43215
614/463-9099
(Branch of Newark)
Hd: William R. Baker

CITIZENS FEDERAL SAVINGS & LOAN
110 E. Wilson Bridge Rd. 43085
614/847-9773
(Branch of Dayton)
Stephen F. Carr, AsstVP

HUNTINGTON TRUST COMPANY, N.A.
41 S. High St. 43287
614/463-4206 Tr$1.7 Bil
(Branches in Cincinnati, Cleveland, Dover, Lima & Toledo)
GpHd: Norman A. Jacobs, Pres
DivAdmin(Columbus): Linda R. Kay, VP
DivAdmin(Cleveland): Douglas Foxx, SrVP
PersTr(Columbus): William L. Smith, VP
PersTr(Cleveland): Robert Gerseny, VP
EmplBen(Columbus): Carson E. Lugibihl, VP
EmplBen(Cleveland): Edward Reasner, VP
CorpTr: Michael D. Roth, VP
Inv(Cleveland): Douglas Epp, VP
Inv(Columbus): James Buskirk, SrVP
TrOpers: Diana Willen, VP
Mktg(Columbus): Karen A. Barrett, VP
Mktg(Cleveland): David Brown, VP
FinO: Benjamin R. Murphy, VP

SOCIETY BANK
88 E. Broad St. 43215
614/460-[illegible]411
Hd: Michael P. Fisher, SrVP&Mgr

Dayton

BANK ONE, DAYTON, NA
Kettering Tower 45401
513/449-8860 Tr$1.34 Bil
Hd: Jonathan G. Verity, ExecVP
PersTr: Robert L. Nugent, VP
TrInv: David Y. Handlir, VP
TrOpers: William Childress, VP
EmplBen: Don Middendorf, VP
Nb: Hal Andress, VP
Tax: Shellie L. Sweeterman, SrTO

CITIZENS FEDERAL SAVINGS & LOAN
One Citizens Federal Centre 45402-1794
513/461-0522 Tr$134 Mil
(Branches in Cincinnati & Columbus)
Hd: Hudson Green, VP
PersTr: Maureen Moloney, AsstVP
TrInv,Nb: Dennis Neff, IO
TrOpers: Roger Borchers, AsstVP
EmplBen: Michael Kersh, AsstVP

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2118 Tr$550 Mil
Hd: Rebecca Hawk Roess, SrVP&TrDivMgr
PersTr: James T. Neef, VP&TO
TrInv: Woodrow W. Stroud, Jr., VP&TO
EmplBen: John W. Sommer, VP&TO
Prob: Frank B. Williams, III, VP&TO
LeRoy F. McKay, TO
Nb: David W. Becher, AsstVP&TO
Brian J. Anderson, BDRep

SOCIETY BANK, N.A.
34 N. Main St. 45402
513/226-6333 Tr$1.8 Bil
(Branches in Cincinnati, Columbus & Hamilton)
Hd: Thomas R. Becker, ExecVP
PersTr: C. R. Barnes, VP&Mgr
CorpTr,EmplBen: James W. Haman, VP&Mgr
TrInv,ComTrF: Richard J. Rolfes, VP&Mgr
TrOpers,Tx: Jan Goodwin, VP&Mgr
Nb: Diane P. Thielking, VP&Mgr

Defiance

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$100 Mil
Hd,EmplBen: Robert W. Constien, VP&TO
PersTr: Paul Brenner
PersTr,ComTrF,TrOpers: Mary Goddard, AsstVP
EmplBen: Sandra Stockhorst, AsstVP

TRUSTCORP BANK, OHIO
414 Second St. 43512
419/784-1221
(Branch of Toledo)
Kenneth E. Boroff, RegTO

Dover

HUNTINGTON TRUST COMPANY, N.A.
232 W. Third St. 44622
216/343-6611
Hd: Lawrence Markworth, VP

East Liverpool

BANK ONE, YOUNGSTOWN, N.A.
120 E. 5th St., P.O. Box 1029 43920
216/385-2265
(Branch of Youngstown)
Hd: Robin Rice, TO

Eaton

EATON NATIONAL BANK & TRUST CO.
110 W. Main St., P.O. Box 309 45320
513/456-5544
Hd: Perry Brown

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$76 Mil
Hd: Georgia L. Bour, VP&SrTO

LORAIN COUNTY BANK
124 Middle Ave. 44035
216/329-8140 Tr$127 Mil
Hd,Nb: Kenneth E. Reiber, SrVP&SrTO
PersTr,Prob: Neal A. Conger, VP&TO
CorpTr: G. Sue DeChant, TO
TrOpers: Diane Rowe, TOpO
PersTr: James L. Kier, VP&TO
TrInv: William T. McBride, TrInvO
TDP: Laraine Bailey
EmplBen: Nancy Noga, AdmAsst

Findlay

FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A
P.O. Box 748 45839
419/424-8530 Tr$113 Mil
(Branches in Fostoria & Tiffin)
Hd,TrInv,Nb: Richard P. Zunkiewicz, GpVP&TO
PersTr: Mark D. Gazarek, VP&TO
EmplBen: Charlotte Hardin, AsstVP&TO
TrOpers: Sharon A. Dunbar, TOpO

THE OHIO BANK
236 S. Main St. 45840
(Branch in Ottawa)
Hd: A. Glenn Meerdink, VP
EmplBen: J. Racheter, TO

TRUSTCORP BANK, OHIO
Findlay Trust Office
418 S. Main St. 45840
419/422-6950
(Branch of Toledo)
Joyce C. Yates, SrRegTrAdm

Fostoria

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.
220 Perry St. 44830
419/435-1825
(Branch of Findlay)

Gallipolis

THE OHIO VALLEY BANK CO.
420 3rd Ave., P.O. Box 240 45631
614/446-2631 Tr$28.7 Mil
Hd: C. Leon Saunders, SrVP&TO

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$669 Mil
Hd: James J. Ashburn, SrVP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, SrTrInvO
RE: Ronald E. Sunderhaus, TO
EmplBen: Marilyn N. Wilson, EBO

SOCIETY BANK
2nd & High Sts. 45011
William A. Groth, II, Mgr

STAR BANK, N.A., BUTLER COUNTY
High St. & Journal Square 45012
513/867-5133 Tr$332 Mil
Hd: James A. McNeal, SrVP&SrTO
PersTr: Margaret Kollstedt, SrTO
TrInv,ComTrF: Joseph P. Belew, TO
EmplBen: Jack Flege, TO
Ursula Umberg, TO
TrOpers: Nancy Wenning, TO
Nb: Lynelle K. Cook, TO

Jewett

BELMONT NATIONAL BANK
P.O. Box 355 43986
614/946-2411
(Branch of St. Clairsville)
Richard E. Dolan, SrVP&TO

Lancaster

CENTRAL TRUST CO.
117 W. Main St. 43130
614/464-2264
(Branch of Newark)
Hd: William R. Baker, VP&TO
TrOpers: Richard A. Bennett, TO

PARK NATIONAL BANK
Fairfield National Div.
143 W. Main St. 43130
614/653-7242
(Branch of Newark)
Thomas L. Kokensperger, AsstTO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$40 Mil
Hd: Bernard H. Wright, Jr., TO
TrOpers: W. Jean Bell, AsstTO

OHIO (Cont'd)

Lima

HUNTINGTON TRUST COMPANY, N.A.
631 W. Market St. 45802
419/226-8239
Hd: Robert Shenk, VP

BANK ONE, LIMA, N.A. TRUST
P.O. Box 390 45802
419/221-5831 Tr$291 Mil
Hd,PersTr: Evans T. Pseekos, ChmTrComm
TrOpers: Teresa Hunsaker
PvtBnkg: Barbara Turgon
TrInv: Stephen M. Bryan, VP&TO
EmplBen: H. William Manley, VP&TO
CorpTr: Diane Motter, AsstVP

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO,NatAssn
1949 Broadway 44052
216/244-1965 Tr$70 Mil
Hd: David E. Nocjar, VP&TO
EmplBen: Charles S. Tashjian
TrOpers: Dorothy M. Maruschak
TDP: David A. Pauley

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$91.155 Mil
Hd,PersTr,TrInv,Nb: Emma N. Mason, SrVP&TO
PersTr,Prob,Tax: Joanne E. Hindel, AsstVP&TO
CorpTr,EmplBen,TrInv,Nb: Douglas Substanley, VP&TO
TrOpers: Robert K. Pratt, TOpO

Mansfield

BANK ONE, MANSFIELD
28 Park Ave. W., 44902
419/525-5520 Tr$130 Mil
Hd,TrInv,Nb: David J. Strub, VP
PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., SrTO

RICHLAND TRUST CO.
P.O. Box 355 44901
419/525-8713 Tr$100 Mil
PersTr,TrInv: Harold H. Davis, VP&TO
EmplBen: Pepper Stevens, AsstTO
TrOpers: Charla Pore, TrAdmO

TRUSTCORP BANK, OHIO
42 N. Main St., P.O. Box 849 44901
419/525-7676
(Branch of Toledo)
Hd,Nb: J. A. Walter, VP
EmplBen,TrOpers: C. Espen

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO,NatAssn
P.O. Box 661 45750
[illegible]/373-1147 Tr$14 Mil
Hd: William Baker, TO
TrOpers: Judy A. Hoff, VP&AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/374-6107 Tr$200 Mil
Hd,PersTr,Nb: David B. Baker, ExecVP&TO
TrInv,Nb: Linda L. Wootton, VP&TrInvO
TrOpers:,EmplBen: Jeffrey D. Welch, VP&TO
TrAdmin: Launa H. Morus, TrAdmO
Beth A. Worthington, TrAdmO
TrInv: Rose N. Haas, TrInvO

Martins Ferry

PEOPLES BANKING COMPANY
30 S. 4th St. 43935
614/633-3151 Tr$28 Mil
(Branches in Brilliant, Cambridge, St. Clairsville, Scio & Tiltonsville)
Hd: Jimmy D. L. Roan, VP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$100 Mil
Hd,PersTr: Christine E. Kruman, VP&SrTO
TrInv: Wesley Meinerding, VP
EmplBen: Scott Kettler, AsstVP

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$186 Mil
Hd: George P. Paidas, SrVP&TO
PersTr: Mary Jo Morse, TO
EmplBen: Catherine M. Carmony, VP&TO
TrOpers: Donna Watkins, TOpO

Middletown

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 N. Main St. 45042
513/425-7548 Tr$150 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,Prob: Kenneth J. Angel, TO
PersTr: J. E. Gaw, TO
Prob: M. E. Paul, TO

Mount Vernon

FIRST-KNOX NATIONAL BANK
P.O. Box 871 43050
614/393-5505 Tr$50 Mil
Hd: David R. Irvin, VP&TO
Karl H. Seesser, TO
Mary T. Collins, TrAdmO
Leslie E. White, TOp

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$82 Mil
(Branches in Columbus, Lancaster and Zanesville)
Hd,Nb: William R. Baker, VP&TO
TrOpers: Richard A. Bennett, TO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$211 Mil
(Branch in Fairfield)
Hd,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Terry Myers, AsstVP&TO
PersTr: John Uible, TO
CorpTr: John S. Gard, AsstTO
TrOpers: Beverly A. Clark, AsstTO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736
Hd: W. C. Goetz, Pres&TO
TrOpers: J. Griggs, AsstTO

Ottawa

THE OHIO BANK
227 E. Main St. 45875
419/523-6880
Jan Von Der Embse

Piqua

FIFTH THIRD BANK OF MIAMI VALLEY, N.A.
(An affiliate of Fifth Third Bancorp)
326 N. Main St. 45356
513/778-1411 Tr$229 Mil
Hd,Plng: Roy H. DePriest, SrVP
PersTr,Nb,BusDev: Peter M. Klosterman, VP
EmplBen: Brian W. Phillips, SrTO
TrInv: Neill H. Hass, IO
TrOpers: Michael Rutherford, OpMgr

Portsmouth

BANK ONE OF PORTSMOUTH, N.A.
P.O. Box 301 45662
614/354-3261 Tr$92 Mil
Hd: Mark Prince, SrVP
TrInv: Paul David Fowler, TO
TrOpers: Ruth Ann Logan, TO
EmplBen: James Brown, TO

STAR BANK, S. Central Ohio
P.O. Box 1151 45662
614/355-7220 Tr$40 Mil
Hd: Raymond T. Bartel, VP&SrTO
TrOpers: Noreen Hartard
EmplBen: Colin M. McCall, TO
TDP: Julie Brown

Russellville

THE FIFTH THIRD BANK OF SOUTHERN OHIO
Columbus & Main Sts. 45168
513/377-3901
Hd: Doug Wilson

St. Clairsville

BELMONT NATIONAL BANK
P.O. Box 249 43950
614/695-3323 Tr$44 Mil
(Branches in Bridgeport, Cadiz, Jewett & Shadyside)
Hd: Richard E. Dolan, SrVP&TO
TrOpers: Madelyn Witsberger, AsstVP&TO

PEOPLES BANKING COMPANY
199 W. Main St. 43950
614/695-5370
(Branch of Martins Ferry)

Sandusky

TRUSTCORP BANK, OHIO
135 E. Washington Row 44870
419/625-5631
(Branch of Toledo)
Ronald Virag, SrVP

Scio

PEOPLES BANKING COMPANY
Main St. 43988
614/945-3511
(Branch of Martins Ferry)

Shadyside

BELMONT NATIONAL BANK
4105 Central Ave. 43947
614/671-9345
(Branch of St. Clairsville)

Springfield

THE SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1408 45501
513/324-6807 Tr$113 Mil
Hd: Daniel M. O'Keefe, VP&TO
PersTr: Richard O. Matthies, AsstVP&TO
TrInv: John T. Blake, TrInvO
EmplBen: Brenda S. Haybarker, AsstTO

Steubenville

BANK ONE, YOUNGSTOWN, N.A.
401 Market St. 43952
614/282-3661
Hd: Richard Cunningham, AsstVP

MINERS & MECHANICS SAVINGS & TRUST CO.
P.O. Box 100 43952
614/283-3731 Tr$47 Mil
Joseph Cartledge, VP&TO
Melba Martin, TO

Tiffin

THE FIFTH THIRD BANK OF NORTHWESTERN OHIO, N.A.
79 S. Washington St., P.O. Box 798 44883
419/447-3213
(Branch of Findlay)
Louis D. Lajoe, AsstVP&TO

Tiltonsville

PEOPLES BANKING COMPANY
134 Third St. 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

FIFTH THIRD BANK OF TOLEDO, N.A.
Madison & Huron Sts. 43603
419/259-6809 Tr$1 Bil
Hd: James P. Silk, SrVP
PersTr: Mary K. Hamilton, VP
TrInv: Donald E. Miles, VP
EmplBen: Harry M. Behrendt, Jr., VP
TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO

HUNTINGTON TRUST COMPANY, N.A.
300 Madison Ave. 43603
419/321-1133
Hd: Richard Stein, VP

OHIO CITIZENS BANK
405 Madison Ave., P.O. Box 1688 43603
419/259-6605 Tr$890 Mil
Hd: Louis E. Yanney, ExecVP
PersTr: Edward R. Cahill, Jr., VP
Gerald V. Hazel, VP
CorpTr: Wendy L. Perz, AsstVP
TrInv: David J. Gorny, VP
EmplBen: Priscilla M. Lesinszki, VP
Nb: Deborah S. Williams, VP

SOCIETY BANK & TRUST
P.O. Box 10099 43699-0099
419/259-8142 Tr$3.5 Bil
(Branches in Defiance, Findlay, Mansfield & Sandusky)
Hd: Trace B. Swisher, ExecVP
PersTr: Jerome J. Robison, SrVP
TrInv: John M. Ryan, SrVP
TrOpers: Wanda K. Cornelison
EmplBenTr: Robert W. Cabanski, VP
Foundations&Endowments: Craig H. Shopneck, VP
Prob: James J. Bishop
RE: Arthur A. Morgan, SrTO

Troy

STAR BANK, N.A., TROY
910 W. Main St. 45373
513/335-8351 Tr$221 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, VP&TO
PersTr,TrOpers: Viola Strome, TO
Nb: Thomas J. Kleptz, TO

Van Wert

LINCOLN NATIONAL BANK & TRUST CO.
114 E. Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, VP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Vermilion

SOCIETY NATIONAL BANK
4700 Liberty Ave. 44089
216/967-3176
(Trust Office of Cleveland)
Ronald Virag, SrVP&Mgr

Warren

BANK ONE, YOUNGSTOWN, N.A.
106 E. Market St. 44481
216/841-7000
Hd: James Ross, VP

SECOND NATIONAL BANK OF WARREN
P.O. Box 1311 44482
216/841-0238 Tr$188.7 Mil
Hd: William Hanshaw, VP&TrMgr
AcctAdm: J. A. Hatchner, VP
PersTr,EstSettlmt: S. M. Golias, AsstTO
TrInv: R. Fenwick, VP&IO
John Zimore, VP&IO
EmplBen: Anne G. Bump, AsstVP
TrOpers: Jill Davis, OpersSupv
Teresa Patrone, AsstTOpSupv

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$44 Mil
Hd: Sarah E. Barker, VP&SrTO
John Houdek, AsstVP&TrInvO
Douglas W. Sweet, AsstVP&PersTO
Jill Green, TOpO

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$90 Mil
Hd,PersTr,CorpTr,TrInv: Stephen E. Kitchen, SrTO&ExecVP
PersTr: Thomas S. Rumbaugh, AsstTO
ComTrF,EmplBen: Jennifer A. Guenther, AsstTO

Youngstown

BANK ONE, YOUNGSTOWN, N.A.
6 Federal Plaza West 44503
216/742-6740 Tr$552 Mil
(Branches in East Liverpool, Steubenville & Warren)
Hd: G. Russell West, SrVP

THE DOLLAR SAVINGS & TRUST CO.
P.O. Box 450 44501
216/744-9000 Tr$900 Mil
Hd: Herbert H. Pridham, SrVP&SrTO
PersTr: Mark J. Wenick, VP&TO
CorpTr: W. S. Lakin, SrTO
TrInv: J. Bernard Fischer, VP&TO
EmplBen: Robert M. Reto, AsstTO
R. Scott Mahood, TO
TrOpers: Dennis J. Delon, VP&TO

MAHONING NATIONAL BANK
P.O. Box 479 44501
216/742-7000 Tr$300 Mil
Hd,Nb: Patrick A. Sebastiano, SrVP&SrTO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Samuel Steffanina, TO&TrInvMgr
TrOpers: John Wal, VP&TO
CorpTr,EmplBen: Stephen D. Panak, TO
PersTr: Terrence F. Cloonan, TO

SOCIETY NATIONAL BANK
Mahoning Valley District
50 Federal Plaza E. 44503
216/743-3134
Hd,Nb: Gerald F. Dreier, VP
PersTr,EmplBen: Henry J. Bilyk, TO

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614/452-9901
(Branch of Newark)
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TrOpers: Richard A. Bennett, TO

FIRST NATIONAL BANK OF ZANESVILLE
422-428 Main St. 43701
614/455-7060 Tr$160 Mil
Hd: Raymond L. Hecker, SrVP&TO
Mary Marks Kennedy, AsstVP-PersTr
James H. Lane, AsstVP-EmplBen
TrOpers: Janina Baldwin

OKLAHOMA

Ada

FIRST NATIONAL BANK & TRUST CO.
101 E. Main St. 74820
405/332-5132 Tr$40 Mil
Hd: M. Keywood Deese, VP&SrTO

Alva

CENTRAL NATIONAL BANK OF ALVA
P.O. Box 667 73717
405/327-1122
Gertrude Myers, ChmBd&CEO
William R. Buckles, Pres
Evelyn Myers, VP
Allen J. Crouch, VP&TO
Orin R. Lancaster, SrVP&TO
Lynn E. Heasley, VP&Csh
J. Michael George, VP-FRep
Clint A. Elliott, VP-Opers
Mary Davison, Aud&AsstCsh
Phil Hamilton, AsstVP
Roger Nobis, AsstVP
Weeta Kelley, AsstCsh

Ardmore

EXCHANGE NATIONAL BANK AND TRUST COMPANY
P.O. Box 789 73402
405/223-5000 Tr$61 Mil
Hd: Charles F. Williams, SrVP&TO
TrAdmin: Mary Frances Carroll, AsstVP
TrOpers: Michael A. Rodriguez, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 69 73401
405/223-1111 Tr$36 Mil
Hd: Charles R. Milner, SrVP&SrTO
PersTr: Dianna L. Dean, AsstVP&TO
TrOpers: Dana G. Williams, TOpO

Bartlesville

WESTSTAR BANK, N.A.
P.O. Box 2248 74005
918/337-3290 Tr$425 Mil
Hd: Betty H. Dalrymple, SrVP&SrTO
Bertha Lanckriet, VP&TO
Jack I. Seidle, VP&TO
Geraldine Knipmeyer, TO
TrOpers: Sheila Evans, TOpO
TrInv: Larry Watson, VP&TrInvO
TrAdm: Stephen Colaw, TO

Billings

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 74630
405/725-3222
(Branch of Perry)
Duane E. Palovik, SrVP&AsstTO

OKLAHOMA (Cont'd)

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$10 Mil
Hd,TrInv,Nb: James W. Allison, ExecVP&TO
PersTr,EmplBen,TrOpers: Russell Smith, VP&TO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
Bill Chambers, ExecVP&TO
Virginia Mardis, ExecSec&AsstTO

SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$15 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOpers: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 70 74013
918/251-5371 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma of Tulsa, Oklahoma)

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CHICKASHA BANK & TRUST
1924 S. 4th St. 73018
405/222-0550 Tr/u$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$13 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Kay Ratcliff, TO
TrOpers: Rita Combs
Nb: Laurie Wentz, TO

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73023
405/224-6000 Tr$13 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Deanna Powers, AsstVP&TO
TrOpers: Marquetta Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON
P.O. Box 9 73601
405/323-2311 Tr$10 Mil
Hd: F. A. Sewell, III
PersTr,CorpTr,TrInv: Gilbert Dick
TrOpers,TDP: Carrie Crow

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73534
405/255-1810
Hd: Steve Rahill, Pres
Loyd C. Cowan, SrVP&TO
Kathryn Bigham, AsstVP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73534
405/255-5860 Tr$95 Mil
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PersTr: Virginia Brenneis, VP&TO
TrOpers,TDP: Lynnette Irwin, TOpO
EmplBen: Brad Blystone, AsstTO
Oil & Gas/RE: Dorothy Taylor, TO

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74702
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Hd: William Fahrendorf, VP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$2 Mil
Hd: Gregory Parker, VP&TO

Enid

CENTRAL NATIONAL BANK & TRUST CO.
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405/233-3535 Tr$180 Mil
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PersTr: Stella Knowles, VP&TO
CorpTr: Ralph Kremeier, VP&TO
TrInv: Ron G. Barnes, ExecVP
SecurTrading: Kayle Costello, TO
TrOpers: Sharon Walker, AsstVP&TO

Guthrie

BANCFIRST
P.O. Box 160 73044
405/282-4415
(Branch of Stillwater)
Mgr: Kay Hudson, SrVP&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$15 Mil
Hd,PersTr: Virginia L. Wester, VP&TO
Eric Begley, AsstTO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: John Harger, TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$2.7 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
P.O. Box 599 73750
405/375-5911 Tr$3.8 Mil
Hd,PersTr,CorpTr,TrInv: Merrill Burruss, Jr., Pres
TrOpers,Nb,TDP: Peggy F. Reherman, TO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1349 73502
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Jeffrey H. Nickle, VP&TO

Madill

THE BANK OF SOUTHERN OKLAHOMA, N.A., PC
P.O. Box 823 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74502
918/426-0211 Tr$16 Mil
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TrOpers: J. W. Allford, AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
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918/542-3371 Tr$6 Mil
Hd: Sue L. Thompson, VP&TO
T. J. Archer, TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$12 Mil
Hd: Robert C. Tyson, Pres&TO

Muskogee

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P.O. Box 1967 74402
918/683-6611
Hd: Joe F. Morriss, SrVP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74402-0488
918/687-6321 Tr$48 Mil
Hd,PersTr,CorpTr,Nb: Dave L. Blakeburn, ExecVP&TO
TrOpers,TDP: Elaine Henderson

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
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918/687-1000 Tr$30 Mil
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ComTrF: Janet K. Metzger, AsstVP
EmplBen: Betty J. Coffman, VP
TrInv: See Tulsa Office

Norman

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P.O. Box 1167 73070
405/321-6444 Tr/o$3.5 Mil
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SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 900 73070
405/321-7170 Tr$40 Mil
Hd,CorpTr,TrInv: Lewis W. Beckett
PersTr: El Juana Pollock
EmplBen: Holly Russell

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EmplBen: Ellen Helmey, VP&SrTO
TrOpers: Andrea Canada, AsstVP

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P.O. Box 24500 73124
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SpecFinSvcsGp: Jerry Goff, SrVP&TO
CorpTr: Raymond Kamp, VP&TO
TrInv: Lee Liscom
EmplBen: Lance Grenier, VP&TO
PersTr,Est: Ray Kolker, VP&TO
RE,Oil&Gas: Bert Bezdicek, VP&TO
ComTrF,TrOpers,TDP: Dick Kedy, VP&TO
EmplBenNb: Carrie Foster
PersTrNb: Patti Hager

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405/231-6438 Tr$950 Mil
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John H. Brown, SrVP
TrInv,ComTrF: Dennis Olsta, SrVP
EmplBen: C. A. Hartwig, SrVP
TrOpers: Melvin E. Burch, SrVP

NICHOLS HILLS BANK & TRUST COMPANY
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405/848-6811
D. Rex Urice, TO

THE TRUST COMPANY OF OKLAHOMA
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C. Randolph Everest, ChmBd
EmplBen: Carl L. Shortt, Jr., Pres
PersTr: Jerry M. Williams, ExecVP
TrInv: Gary Philpott, SrVP

Okmulgee

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P.O. Box 1117 74447
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Ann Hight, VP&AsstTO
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405/762-1644 Tr$55 Mil
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405/762-5651
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TrOpers: Wanda Vick, AsstTO

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405/372-2230 Tr$18 Mil
Hd: Stanley R. White

Tulsa

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918/481-3083 Tr$96 Mil
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TrOpers: Sharon Wallace, Supv

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918/588-6000 Tr$2.5 Bil
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EmplBen: Phillip J. Owings, SrVP&SrTO
TrOpers: Denise D. Williams
TrCoun: Francis G. Hawkins
Nb: C. Steven Woodley
Tulsa Branch:
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918/588-6800

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1330 S. Harvard, P.O. Box 4500-74159 74159
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FIRST NATIONAL BANK & TRUST CO. OF TULSA
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TrInv: Tom Weeks, SrVP&SrTrInvO
TrOperAcctg/SecProc: Sheryl Swayne, VP&TO
TrOpers,EmplBen,CorpTr: Susan Winton, VP&TO

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P.O. Box 2360 74101
918/581-0268 Tr$230 Mil
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PersTr,CorpTr: Robert Roesler, SrVP
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TrOpers,TDP: L. Elaine Simpson

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Security Plaza, P.O. Box 880 74355
918/542-6661 Tr$9 Mil
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918/744-0553 Tr$300 Mil
Paul H. Mindeman, Pres
TrInv: William S. Boedeker, SrVP
PersTr: James R. McKinney, SrVP
EmplBen: Tim Breedlove, SrVP
TrOpers: Tom Wilkins, SrVP
Nb: Les Pierce, SrVP

THE TRUST COMPANY OF OKLAHOMA
P.O. Box 3688 74101
918/745-2400
Hd: Paul E. Kallenberger, SrVP
PersTr: William E. Meyer, SrVP

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 407 74301
918/256-7811 Tr$30 Mil
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Lowell C. Hatcher, TO
TrOpers: Brenda Hoffsommer
TDP: Jan Hext

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$.25 Mil
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James L. Shelton, AsstTO

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(Branch of Portland)
Bill Olsen, TO

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Mgr: R. W. Ager, VP

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TrOpers: Elizabeth Cecil
TrRE: Kerry Bates, AsstVP
Nb: Marc Grignon, VP&TO
Mark Mofferbier, VP
TrInv: Marvin J. Trachta, VP&IO
OREmplBen: Greg Dreier, VP&Mgr
EmplBen,Nb: Ray Maddix, AsstVP
STONEWALL PENSION SERVICE
(Division of The Bank of California)
2 Lincoln Center
10220 SW Greensburg 97223
503/245-9199
Alan Stonewall, Mgr

CAPITAL TRUST COMPANY
4380 SW Macadam Ave., Ste. 450 97201
503/228-2300 Tr$700 Mil
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TrInv: Ralph C. Rittenour, Jr., MngDir
Nancy L. Jacob, PhD, MngDir
ComTrF,EmplBen: Leroy J. Lundy, VP

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Douglas McGregor
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TrInv: Dennis Wood, VP/CMG
ComTrF: Dale Annis, VP/CMG
RE: James Wilson, VP/CMG
EmplBen: Robert L. Belding, SrVP/CMG
TrMktg: Sandra Mico, VP/CMG
Financial Service Center
Main Office
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503/225-2371
Donald Younger, VP/FSG
Private Banking & Financial Services Center
503/225-2327
Grant Stebner, VP/FSG

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Pers,RE: Richard George, VP
TrInv: Michelle Dicus, SrPortMgr
EmplBen: Greg Schmidt, AsstVP
TrOpers: Larry Holden, VP
Nb: Kenneth Simpson, VP

PACIFIC NORTHWEST TRUST COMPANY
121 S.W. Morrison, Ste. 1450 97204
503/295-6974 Tr$380 Mil
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ComTrF: Chris Williams
EmplBen: Judy Hereim, VP
TrOpers: Brenda Miller
Nb: Craig Stuvland, ExecVP

SECURITY PACIFIC BANK OREGON
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Jack L. Robson, SrVP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, VP
EmplBenMgr: Larry J. Lee, VP
TrInv: Robert T. Platt, SrVP
TrOpers: Louise Freeze, AsstVP

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PersTr: D. E. Fletcher, SrVP&TO
TrInv: S. Y. Schuster, SrVP
CorpTr,BusSvcsDiv: S. Bronson-Charno, VP
Forestry: W. E. McArthur, AsstVP
EmplBen: Marcia Bennett, VP
TrOpers,TDP: R. A. Kriete, VP
Nb: A. M. Gabel, VP

WEST ONE TRUST COMPANY, OREGON
P.O. Box 2882 97208
503/248-6060 Tr$352 Mil
(An affiliate of West One Bancorp, Boise, ID)
Hd: Ward Schaumberg, VP&Mgr
TrInv: Del Ottinger

★ Salem

COMMERCIAL BANK
P.O. Box 1012 97308
503/399-2993 Tr$70 Mil
Hd,Nb: Marvin C. Abeene, SrVP&TO
PersTr,TrInv: M. A. Hays, VP&TO
TrOpers: Cheryl Pfenning

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 12828 97309-0828
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, VP&Mgr

PIONEER TRUST BANK, NA
P.O. Box 2305 97308
503/363-3136 Tr/o$200 Mil
S. H. Compton, ChmBd&CEO
Hd,PersTr,CorpTr,EmplBen: Alan Bennett, VP&TO
K. Loguidice, SecurCsh
K. Rapp, SecurTrader
ComTrF: C. J. Case, TrAdm
TrOpers,TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, TO-Adm
S. Horsley, TrAdm
Tx: K. R. Ramey, AsstTO
RE: J. Hoekstra, AsstVP

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: Bonnie S. Hindman, VP

PENNSYLVANIA

Allentown

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703 Hamilton Mall 18101
215/821-7243 Tr$390 Mil
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EmplBen: D. E. Skeath, VP
InstitSls: P. M. Saxman, Mgr&TO
PersSls: S. C. Courtright, VP

MERIDIAN ASSET MANAGEMENT, INC.
645 Hamilton Mall 18101
215/439-4207
(Branch of Valley Forge)
PersSvcs: John W. Stirling, VP
EmplBen: Bruce D. Eden, AsstVP
Nb-InstitSvcs: Harry E. Cover, VP
Nb-PersSvcs: Robert M. McGovern, AsstVP

NORTHEASTERN BANK OF PENNSYLVANIA
1120 S. Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
PersTr: Jeffrey Frankenfield, AsstVP
Nb: Robert H. DeSilver, Jr., VP

Altoona

MELLON BANK (CENTRAL)
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
J. Carl Halderman, AsstVP

MIDSTATE BANK & TRUST CO.
1130 12th Ave. 16603
814/946-6700 Tr$550 Mil
(Branch in State College)
Hd: Robert J. Scott, SrVP
PersTr,CorpTr: Nancy R. Fogel, VP&TO
H. Randall Carper, TO
Elaine Cherry, TO
Angela Swisher, TO
Jim Campbell, TO
Bryce Harshberger, TO
Raymond Hess, VP&TO
TrInv: Ralph J. Davis, VP
Daniel B. Magee, IO
EmplBenAdm: Elizabeth L. Bakoss, VP&TO
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Nb: Robert M. Wallace, VP
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Hd: Frank DePaolo, CEO
William M. Kessler, Csh&SrTO

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BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$71 Mil
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TrInv: Jo Shane, InvCoord

Bedford

BT MANAGEMENT TRUST CO.
Regional Office
S. Juliana St. 15522
814/623-1200
(Branch of Johnstown)

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111 W. Front St. 18603
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EmplBen: Judy Gizenski, AsstTO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8446 Tr$370 Mil
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PersTr: John J. Bauer, VP
CorpTr,EmplBen: Joel G. Harpel, VP
TrInv: John B. Shupe, VP
TrOpers: Roy C. Miller, VP
Nb: George P. Kurtz, Jr., AsstVP

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PersTr: Lester D. Stauffer, VP
CorpTr,EmplBen: H. Frank Martin, VP
TrInv,ComTrF: Edward A. Kramer, VP
TrOpers: John P. Bedics, AsstVP
Nb: Samuel F. Tameler, VP
Thomas W. Schreiber, VP

MERCHANTS BANK N.A.
60 W. Broad St. 18018
215/821-7605
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.
Broad St. Business Ctr., 44 E. Broad 18018
215/861-7846
(Branch of Nazareth)
Bruce D. Greenspan, FinSvcsO

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GETTYSBURG NATIONAL BANK
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Al Bair, Pres
Richard Schultz, TO

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BLOOMSBURG BANK-COLUMBIA TRUST CO.
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PersTr: Jeffrey R. Tanczos, VP
CorpTr,ComTrF,TrOpers: Patricia A. Fisher, TOpO&AsstSec
TrInv: John R. Bryden, III

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BLUE BALL NATIONAL BANK
1058 Main St. 17506
717/354-4541 Tr$54 Mil
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Joseph A. Myers, AsstVP
TrOpers: Dawn Fox, TO

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NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/369-6277 Tr$178 Mil
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Hd,TrInv: Rodney R. Kline, AdmVP
PersTr: Kim A. Kline, VP
CorpTr: Eleanor J. Frain, FSO
TrInv: D. Stuart MacAusland, SFSO
EmplBen: David J. Scibetta, FSO
TrOpers: Karen G. Still, TOpO
Nb: Thomas W. Schreiber, VP
Lori A. Muhlenberg, SFSO

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71 Main St. 16701
814/362-5521
(Division of Erie)
Hd: E. Joseph Brown

PRODUCERS BANK
50 Main St., P.O. Box 357 16701
814/368-3103 Tr$3.5 Mil
Wm. J. Branch, Pres

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Mgr: Rodney Moline, AsstVP&CommOffMgr

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Mgr: William F. Reitz, VP&CommOffMgr

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364 Tr$172 Mil
Hd: George E. Walker, VP&TO

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10 S. Bryn Mawr Ave. 19010
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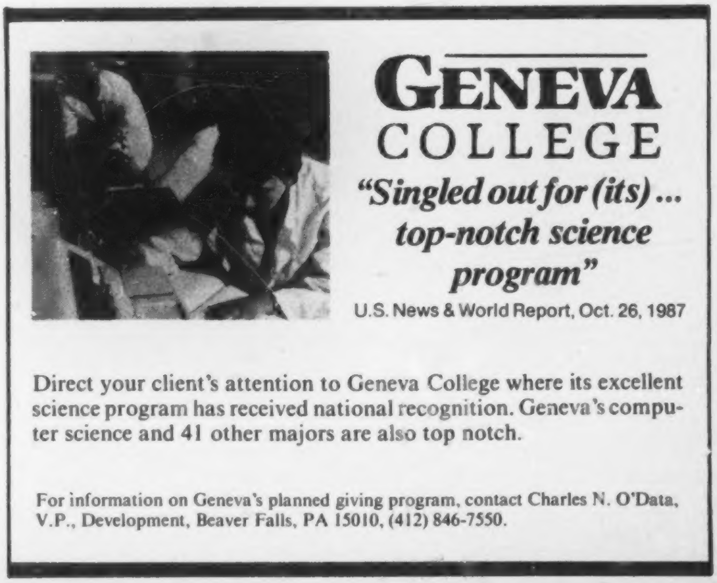
PersTr: Joseph H. Bachtiger, VP
TrInv,ComTrF: Jere Estes, VP
TrOpers: Gayle Loney, SrTO
TrTx: Randy Thomas, SrTO
EmplBen: Michael Bennett, VP
TrMktgO: Leila Dyer, SrTO

Burnham

RUSSELL NATIONAL BANK
111 N. Logan Blvd. 17009
717/248-9616
(Branch of Lewistown)
CustSvcsRep: Barbara Baker
Leonard D. Moist, Mgr



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PersTr: Constance E. Stoneroad, TO&AsstSec
Susan K. Sanderson, AsstTO
TrInv: Craig C. Dunn, VP&TO
PersTr,Nb: J. A. Smiley, AsstVP&TO
CorpTr: M. B. Phillips, CTO&AsstSec
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Sharon D. Hake, AsstTO

Carlisle

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DAUPHIN DEPOSIT BANK AND TRUST CO.
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717/249-2323
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PersTr: Ellis A. Piper, VP&TO
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1 W. High St. 17013
717/243-3212 Tr$159 Mil
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Jane F. Burke, SrVP&TO
TrInv,Nb: David C. Gority, VP&TO
ComTrF,TrOpers: David W. MacIvor, TrAdm
EmplBen: Deborah W. Piper, AsstVP

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Edwin P. Heckman, VP&TO
FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$92 Mil
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PersTr,CorpTr: Judy V. Shade, TO
TrInv,EmplBen: William M. L. Etter, Jr., VP
TrOpers: Sharyn K. Hann, Supv
Nb: Charles R. Porter, TO
UNITAS NATIONAL BANK
P.O. Box 777 17201
717/267-1776 Tr$14.025 Mil
(Branch of Huntingdon)
Hd: David P. Stokrp, VP
VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Ext.838 Tr$143 Mil
Hd,PersTr,Nb: Charles E. Nelson, SrVP
CorpTr,TrInv,EmplBen: James P. Gordon, VP
TrOpers,TDP: Helen W. Weaver, AsstVP
Main Branch:55 S. Main St., P.O. Box 459 17201

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515 Main St. 16214
814/226-6800
(Division of Oil City)
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CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$36 Mil
Hd: John L. Bailey, TO
COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-1683 Tr$57 Mil
(Branch in Philipsburg)
Hd: C. J. Peterson

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CITIZENS TRUST CO.
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814/274-9150 Tr$18.0 Mil
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PersTr,CorpTr,TrInv,EmplBen,Nb:
Justin F. Krellner, VP&TO
Denise H. Taylor, AsstTO

Danville

FIRST NATIONAL BANK OF DANVILLE
P.O. Box 279 17821
717/275-3740 Tr$3 Mil
Hd: Mrs. Mary I. Simington, VP&TO

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DOWINGTOWN NATIONAL BANK
701 E. Lancaster Ave. 19335
215/269-4657 Tr$34 Mil
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David L. Summers, AsstTO

Doylestown

BUCKS COUNTY BANK & TRUST CO.
Ste. 310, Bucks County Bank Center
4259 W. Swamp Rd. 18901
215/340-4794 Tr$140 Mil
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PersTr: Dolores M. Whitman, AdmVP
EmplBen: Joseph P. O'Connell, AdmVP
TrInv: Michael J. Adams, VP&TrInvO
Nb: Brian K. Strohl, NBO
Charles E. Barrett, AdmVP
CONTINENTAL BANK
E. Court St. at Monument 18901
215/348-2966
(Branch of Norristown)
Hd: David H. Keller, Jr., VP

Du Bois

DEPOSIT BANK
P.O. Box 1046 15801
814/371-0660 Tr$98 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, SrVP&TO
TrOpers: Janine K. Fennell, VP&TO
Daniel J. Duttry, TO
SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 247 15801
814/375-3840
G. W. Keller, VP&TO

Easton

LAFAYETTE BANK
P.O. Box 508 18044-0508
215/250-2368 Tr$13.9 Mil
Linda M. Rand, VP&TO
MERCHANTS BANK N.A.
Centre Square & S. 3rd St. 18042
215/250-3470
(Branch of Allentown)
NAZARETH NATIONAL BANK & TRUST CO.
Third & Ferry Sts. 18042
215/746-7225
(Branch of Nazareth)
David W. Kidd, AsstVP

Ebensburg

BT MANAGEMENT TRUST COMPANY
111 W. High St., P.O. Box 158 15931
814/472-2253
(Branch in Indiana)
Hd,TrInv: Robert L. Douglas, SrVP&SrTO
EmplBen: Luke Michelbacher, TO
TrOpers: Arlene Allison, AsstTO

Elizabethtown

FARMERS FIRST BANK
143 S. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy L. Basehoar, VP
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. DiNovis, VP

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St., P.O Box 350 15834
814/486-3333 Tr$21 Mil
CITIZENS TRUST CO.
135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Stan R. Dunsmore, AsstVP

Ephrata

THE EPHRATA NATIONAL BANK
31 E. Main St. 17522
717/733-6576 Tr$42 Mil
Hd: Carl L. Brubaker, VP&TO
Robert S. Harris, AsstTO

Erie

THE FIRST NATIONAL BANK OF PENNSYLVANIA
P.O. Box 769 16512
814/871-3751 Tr$518 Mil
(Branch in Meadville)
Hd: James H. Thomas, SrVP
PersTr: Gary E. Garnavish, VP&TO
CorpTr: Caroline A. Swanson, TO
TrInv: Franklin E. Burns, VP
EmplBen: Michael W. Hackett, VP
TrOpers: William S. Sapone, VP&TOpO
Nb: John Schaaf, TO
MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
(Branch in Warren)
Hd: R. G. Imboden, ExecVP
PersTr: Tim Smyth, VP
DptyHd: David Cullen, SrVP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Kobble, CFA&VP
EmplBen: John Masterson, VP
TrOpers: Gordon Gibbons, Mgr
Nb: Sean Hagerty, AsstVP
MELLON BANK
1128 State St. 16522
814/453-7468
(Branch of Oil City)
PersTr: Harry C. Iwig, VP
Richard A. Schwab, VP
Dorothy M. LaFemina, AsstTO
EmplBen: Edward L. Dunlap

PENNBANK
801 State St. 16501
814/871-1811
(Divisions in Bradford, Erie, Franklin, Meadville, St. Mary's, Titusville & Warren)
RegHd(Erie): M. Benton Mitcham, SrVP
Erie Division: Hd: Daniel J. Ehrmentraut, VP

Evans City

THE CITIZENS NATIONAL BANK OF EVANS CITY
P.O. Box 316 16033
412/538-3410 Tr$48.2 Mil
Hd: Thomas J. Blechschmidt, SrVP&TO
Admin: Donna M. Weimer, TO
TrOpers: Joseph A. Mielecki, TO

Fort Granville

RUSSELL NATIONAL BANK
1250 W. Fourth St. 17044
717/248-0212
(Branch of Lewistown)
Larry B. Hutchinson, Mgr

Franklin

PENNBANK
P.O. Box 230 16323
814/432-4554
Hd: David G. Anderton

Gettysburg

ADAMS COUNTY NATIONAL BANK
P.O. Box 4566 17325
717/334-3161 Tr$32 Mil
Hd: William T. Timmins, Jr., SrVP&SrTO
Nancy L. Reichart, VP&TO
Ronald D. Baker, TO

GETTYSBURG NATIONAL BANK
10 York St., P.O. Box 250 17325
717/334-2151
(Branches in Biglerville, Carroll Valley & Grand View Terrace)
Hd: J. Fred Schultz, SrVP
Paul H. Ketterman, Jr., VP&TO
Patricia Kint, AsstTO&AsstSec

Glen Rock

PEOPLES BANK OF GLEN ROCK
1 Manchester St., P.O. Box 67 17327
717/235-6871 Tr$12 Mil
Hd: G. K. Dellinger, VP&TO

Greencastle

FIRST NATIONAL BANK
P.O. Box 8 17225
717/597-2137 Tr$26 Mil
Hd: Darlene Niswander, TO
Diane Cordell, TrAdm&OpersSupv

Greensburg

SOUTHWEST NATIONAL BANK OF PA
P.O. Box 760 15601
412/834-2310 Tr$160 Mil
Hd: Irving A. Pratt, ExecVP
PersTr: Paul R. Dowds, AsstVP
CorpTr,EmplBen,Nb: W. Bradley Stroud, VP
TrInv,ComTrF: Richard D. Acito, AsstVP
TrOpers,TDP: Denis L. Kebler, AsstVP

Hamburg

HAMBURG SAVINGS & TRUST CO.
52 S. 4th St. 19526
215/562-3811
(Regional Trust Office for Pennsylvania National Bank & Trust Company)
Hd: Jutta L. Bousher, TO

Hanover

BANK OF HANOVER & TRUST CO.
25 Carlisle St. 17331
717/637-2201 Tr$92.7 Mil
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PersTr: Margaret L. Gilpin, AsstVP&TO
EmplBen: Jessica Jones

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13 Baltimore St. 17331
717/637-4800 Tr$144 Mil
Hd: Christine C. Neri, VP&SrTO
PersTr: Jennifer A. Leib, TO
EmplBen: Brett A. Hoffacker, VP&EBTO
TrOpers: C. Corby Myers, OpersMgr
Nb: Jeffrey J. Zunic, AsstVP

HAMILTON BANK
22 Carlisle St. 17331
717/633-4000
(Branch of Lancaster)
Hd: Raymond A. Williams, VP

Harleysville

THE HARLEYSVILLE NATIONAL BANK & TRUST CO.
483 Main St. 19438
215/256-8851 Tr$11 Mil
Hd: James Hamilton, SrVP&SrTO
Betty Yerger, TO

★ Harrisburg

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717/564-9500 Tr$466 Mil
(Branches in Carlisle, Lancaster, Shippensburg & York)
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PersTr: James H. Best, VP
EmplBen: E. Jeffrey Roof, VP
TrInv: Pamela Nothstein, AsstVP
Nb: Janet Zipse
EstSettlmt: Lois B. Copeland, VP

DAUPHIN DEPOSIT BANK AND TRUST CO.
213 Market St. 17101
717/255-2253 Tr$1.039 Mil
(Branches in Carlisle, New Holland, Shippensburg and York)
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PersTr: Charles H. Faust, VP&TO
CorpTr: F. Richard W. Cook, VP&CTO
EmplBen: Charles A. Robson, III, VP
InvMgr: Robert Spicer, VP
TrOpers: E. Ronald Deshong, SrVP
Nb: Edward L. Vey, SrVP
Tx: Larry A. Hartman, VP&TO

FULTON BANK
Third & Locust Sts., P.O. Box 1189 17108
717/291-2522
(Branch of Lancaster)
PersTr,Nb: J. Fred Sener, VP&SrEPO
Christopher W. Kull, VP&BDO
PersTr: Sarah Young Fisher, VP&BDO
EmplBen,Nb: Bruce T. Smith, VP&TO
Robert J. Whalen, Jr., EBO

HAMILTON BANK
222 Market St. 17104
717/234-2711
(Branch of Lancaster)
Hd: Robert K. Reitzel, VP&SrTO
Nb: Joseph L. Paese, AsstVP

Hazleton

HAZLETON NATIONAL BANK
101 W. Broad St. 18201
717/459-4240 Tr$153 Mil
Hd: Thomas L. Burns, VP&TO
PersTr: Diana L. James, VP
Carol A. Toslosky, AsstTO
TrInv: William C. Kringe, VP&IO
EmplBen: Charles M. Parsons, TO
EstAdm: Mary Ann Zubris, AsstTO
Nb: Jeffrey S. Gicking, AsstVP

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 369 18201
717/455-1515
(Branch of Scranton)
Hd: Jerry A. Licata, VP

PEOPLES FIRST NATIONAL BANK & TRUST CO.
1 W. Broad St. 18201
717/450-7711 Tr$57 Mil
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PersTr,EmplBen,Nb: Catherine Stetz, AsstTO
CorpTr: James Fisher, AsstTO

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3320 E. State St., Hermitage Sq. 16148
412/981-6000
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TrInv: Wallace Witmer, VP&TrInvO
Nb: Charles Hersh, VP&TO

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HERSHEY TRUST CO.
P.O. Box 445 17033
717/534-3225 Tr$225 Mil
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PersTr: Raymond T. Cameron, VP&TO
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814/696-0211 Tr$110 Mil
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CorpTr,TrInv: W. Jeffrey Akers, AsstVP
EmplBen: Helen S. Romerowicz, TO
TrOpers: Paula M. Kelley, TO

Honesdale

FARMERS & MERCHANTS BANK
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717/253-1096 Tr$1.27 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO
THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr$18 Mil
Hd: Mary T. McElroy, TO
WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$25 Mil
Hd: Sally N. Rutherford, VP
Thomas E. LaTournous, AsstTO

Huntingdon

PENN CENTRAL NATIONAL BANK
P.O. Box 381 16652
814/643-4180 Tr$72 Mil
Hd,EmplBen,Nb: William Bishop, VP&SrTO
PersTr,ComTrF: Thomas C. Barnhart, AsstVP
PersTr: Julie W. Hanes, TO
CorpTr,TrOpers,TDP: Connie L. Grubb, AdmAsst
UNITAS NATIONAL BANK
501 Penn St. 16652
814/643-0350 Tr$14.025 Mil
(Branch in Chambersburg)
Hd: David P. Stokrp, VP
Cindee A. Flinchbaugh, AsstTO

Indiana

BT MANAGEMENT TRUST COMPANY
Regional Office
922 Philadelphia St. 15701
(Branch of Ebensburg)
Robert L. Douglas, SrVP&SrTO
NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
412/349-3400 Tr$58 Mil
Hd: Wm. A. Mrozowski, AsstVP&TO
R. Benjamin Cribbs, AsstTO
TrOpers: Donna Woodall, TrAdm
THE SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 190 15701
412/349-2900 Tr$172 Mil
Hd: G. Bruce Jenkins, VP&TO
EmplBen: Bert Ross
TrOpers: James R. Rihs

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IRWIN BANK & TRUST CO.
P.O. Box 489 15642
412/863-3100 Tr$19.3 Mil
Hd: Barbara G. Smith, AsstSec&TO

Jennerstown

PEOPLES BANK & TRUST CO.
P.O. Box 265 15547
814/629-6611 Tr$12.7 Mil
(Branches in Jerome, Laughlintown & Somerset)
D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Jerome

PEOPLES BANK & TRUST CO.
P.O. Box 374 15937
Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Jim Thorpe

THE JIM THORPE NATIONAL BANK
12 Broadway 18229
717/325-3631 Tr$1 Mil
Hd: George Armbruster, TO
TrOpers: Shirley Stermer, AsstTO
MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2265 Tr$6.664 Mil
Hd: Harold A. Queen, Pres&TO
Linda L. Hawk, AsstTO

Johnstown

BT MANAGEMENT TRUST COMPANY
551 Main St., P.O. Box 1110 15907-1110
814/536-2110 Tr$200 Mil
(Branches in Bedford, Ebensburg, Indiana, Latrobe & Uniontown)
Hd: Kim Craig, Pres
PersTr: Thomas D. Barsody, VP
TrInv: Steven M. Krawick, AsstVP
TrOpers: David J. Cover, AsstVP
Nb: Robert L. Douglas, ExecVP
JOHNSTOWN SAVINGS BANK
Market at Main St. 15907
814/535-8971 Tr$22.0 Mil
Hd: Kevin L. Pile, VP&TO
PersTr: Judith Fetcko, AsstVP&AsstTO
UNITED STATES NATIONAL BANK
Corner Main & Franklin Sts. 15901
814/533-5332 Tr$116 Mil
Hd: Darryl Myers, SrVP&SrTO
PersTr: Mildred L. Nelson, VP&TO
TrInv: Judith A. Duchene, VP&TO
TrOpers: David L. Mordan, VP&TO
EmplBen: James O. Schlicht, VP&TO

Jonestown

JONESTOWN BANK & TRUST CO.
P.O. Box 717 17038
717/865-2112 Tr$.9 Mil
Hd: Frederick R. Boltz, TO

Kingston

FIRST VALLEY BANK
228 Wyoming Ave.-Hanover Bank Bldg. 18704
717/287-3105
Anthony M. Marzola, AsstTO
Lois Y. Yanuski, AsstTO

Lancaster

BANK OF LANCASTER COUNTY, N.A.
25 N. Duke St. 17602
717/396-7520 Tr$62.5 Mil
Hd: H. Eugene Peters, VP
PersTr,Nb: Gregory S. Lefever, SrTO
PersTr: Thomas H. Breneman, TO
Diane M. Keener, TO
EmplBen: Irene E. Miller, TO
COMMONWEALTH NATIONAL BANK
28 Penn Square 17604
717/295-3210
(Branch of Harrisburg)
PersTr: Charles Hiestand, VP
DAUPHIN DEPOSIT BANK AND TRUST CO.
227 Granite Run Dr., Ste. 208 17601
717/560-3160
(Branch of Harrisburg)
Hd: Richard K. Dieterle, Jr., TO
FARMERS FIRST BANK
1635 Lititz Pike 17601
717/394-0547
(Branch of Lititz)
PersTr: Wendy L. Basehoar, VP
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. DiNovis, VP
FULTON BANK
P.O. Box 4887 17604
717/291-2559 Tr$450 Mil
(Branch in Harrisburg)
Hd: Richard J. Ashby, Jr., ExecVP
PersTr: Daryl Girton, VP
Sarah Young Fisher, VP&BDO
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, VP&CTO
TrOpers: Dennis E. Patrick, TOpO
PersTr,Nb: J. Fred Sener, III, VP&SrEPO
Christopher W. Kull, VP&BDO
EmplBen,Nb: Bruce T. Smith, VP&TO
Robert J. Whalen, Jr., EBO
HAMILTON BANK
(Corporate Headquarters)
100 N. Queen St. 17604
717/569-8731
(Branches in Hanover, Harrisburg, Lancaster, Lebanon, Reading, & York. Subsidiary of the CoreStates Financial Corp., Philadelphia, PA)
Corporate Officers:
Hd,PersTr: Martin B. Ebbert, Jr., SrVP
Hd,PvtBnkg: Nancy S. Colarik, SrVP
TrOpers: Kathryn E. Sangrey, AsstVP
TrInv: Jerry L. Baumgardner, VP
InvSvcs: Celeste A. Rau
Corp&InstitSls: Bruce A. Williams, VP
PersSvcsMktg: David H. Spangler, VP
Legal: Mary E. Colmery, AsstVP
Cont: Amy G. Saxton, AsstVP
Lancaster Branch:
100 N. Queen St. 17604
712/291-3636
Hd: Charles R. Hall, Jr., VP&SrTO
Nb: Charles F. Few, FPO
Cynthia Leed, FPO
MERIDIAN ASSET MANAGEMENT, INC.
51 S. Duke St. 17602
717/295-8513
(Branch of Valley Forge)
PersSvcs: Dennis H. Anspach, AsstVP
EmplBen: Gary L. Shenk, AsstVP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP

Laughlintown

PEOPLES BANK AND TRUST COMPANY
Route 30 15655
Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Lebanon

FARMERS TRUST BANK
(Division of Fulton Financial Corporation)
817 Cumberland St. 17042
717/274-6506 Tr$16 Mil
PersTr: Norma J. Gibble, TrAdm
Nb: Todd S. Dellinger, NBO
HAMILTON BANK
P.O. Box 428 17042
717/274-1471
(Branch of Lancaster)
Hd: Charles R. Hall, Jr., VP&SrTO
Nb: Cynthia Leed, FPO
LEBANON VALLEY NATIONAL BANK
9th & Cumberland Sts.
P.O. Box 448 17042
717/274-6868 Tr$140 Mil
Hd: Larry H. Eberly, VP&SrTO
PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, AsstVP
Nb: Charles N. Parrott, AsstVP

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/274-2571 Tr$24 Mil
Hd: Louis W. Ormond, VP&TO
TrOpers: Shelley M. Eggert

Leechburg

FIRST NATIONAL BANK
200 Market St. 15656
412/842-1091 Tr$6.8 Mil
Hd: Stephen J. Pityk, VP&TO

Lewisburg

COMMONWEALTH BANK & TRUST COMPANY, N.A.
239 Market St. 17837
717/524-4527
(Branch of Williamsport)
David Kupinsky, TO
MELLON BANK (CENTRAL)
Market St. 17837
717/523-1230
(Branch of State College)

Lewistown

LEWISTOWN TRUST CO.
100 E. Market St. 17044
717/242-0381 Tr$16 Mil
Hd: James C. Dillman, VP&TO
RUSSELL NATIONAL BANK
32 E. Market St. 17044
717/248-4951 Tr$45 Mil
(Branches in Burnham, Fort Granville, Mifflin, Reedsville & Thompsontown)
MgrTrSvcs: Kimberly A. Benner, AsstVP&TO
PersTr: Keith B. Showers, VP&TO

Lititz

FARMERS FIRST BANK
24 N. Cedar St. 17543
717/626-4721 Tr$150 Mil
(Branches in Elizabethtown, Lancaster, Manheim, Quarryville & Willow Street)
Hd: Robert S. Luttrell, SrVP
PersTr: Wendy L. Basehoar, VP
Stephen E. Wenzel, TO
Beth Ann Herbert, TO
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. DiNovis, VP
TrOpers: Claire V. Wagner, TrOpersSupv

Lock Haven

MELLON BANK (CENTRAL)
104 E. Main St. 17745
717/893-4171
(Branch of State College)
S. Parucha, AsstVP

Luzerne

LUZERNE NATIONAL BANK
118 Main St. 18709
717/288-4511 Tr$1 Mil
Hd,TrOpers: David Hughes, TO
TrInv,Nb: John Kearney

Include
Your Logo
See Page 226

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr/u $1 Mil
Hd: James Fooskas, Jr., TO

Manheim

FARMERS FIRST BANK
P.O. Box 38 17545
717/665-6801
(Branch of Lititz)
PersTr: Wendy L. Basehoar, VP
Stephen E. Wenzel, TO
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. Dinovis, VP

Mansfield

FIRST CITIZENS NATIONAL BANK
15 S. Main St. 16933
717/662-2121 Tr$27 Mil
Hd: Deborah E. Scott, TO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
100 Lincoln Way E., P.O. Box 38 17233
717/485-3144 Tr$11.884 Mil
Hd: N. Parker Knepper, TO

Meadville

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
Hd: Ronald G. Imboden, ExecVP
PersTr: Timothy Smyth, VP
CorpTr,TrOpers: Alan Poust, AsstVP
TrInv: Wayne Koble, VP
EmplBen: John Masterson, VP
Nb: David Cullen, SrVP
MELLON BANK
P.O. Box 1086 16335
814/724-6950
(Branch of Oil City)
Richard A. Schwab, VP
PENNBANK
201 Chestnut St. 16335
814/337-1908
(Division of Erie)
Hd: Robert B. Dornhaffer, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$57.2 Mil
(A PNC Bank)
Hd,TrInv: Wayne P. Kautz, SrVP&SrTO
PersTr,TrOpers: Maria A. Tompkins, TO
EmplBen,TDP: Jeffrey A. Woodward, AsstTO

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$4 Mil
Hd: Mary Jane Fogle, TO

Mifflin

RUSSELL NATIONAL BANK
Main St., P.O. Box J 17058
717/436-2156
(Branch of Lewistown)
David Snook, Mgr
Bonnie Campbell, CustSvcSupv

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$11 Mil
Mrs. Helen P. Strunk, Pres
Patti J. Zimmerman, AsstTO

Mifflintown

THE FIRST NATIONAL BANK OF MIFFLINTOWN
P.O. Box 96 17059
717/436-2144 Tr$6.3 Mil
Hd: Jody D. Graybill, TO
THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$21.6 Mil
Hd: Terry S. Love, SrVP&TO
Cynthia L. Williams, AsstTO
TrOpers: Tonda Malseed

Millersburg

COMMUNITY BANKS, N.A.
P.O. Box 350 17061
717/692-4781 Tr$18 Mil
(Member of Community Banks, Inc.)
Hd: Robert E. Lenker, ExecVP
Shirley Helwig, AsstVP&TO
MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$9.6 Mil
Patricia A. Walter, TO
Diana M. Coleman, AsstTO

Milton

COMMONWEALTH BANK & TRUST, N.A.
210 Market St. 17701
717/742-8731 Tr$9 Mil
Hd: Donna Carson, BrMgr

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954-0226
717/544-4787 Tr$10.0
Robert E. Matta, Esq., TO

Montrose

COUNTY NATIONAL BANK
10 Public Ave., P.O. Box 186 18801
717/278-1181 Tr$20 Mil
Hd: M. C. Baker, Pres&SrTO
Mary Lou Warner, TO
PersTr,TrOpers,TDP: Reta Gardner, TO
CorpTr,TrInv,EmplBen: David W. Seipp, TO
Nb: Thomas Krupinski, AsstTO

Mount Carmel

UNION NATIONAL BANK
3rd & Oak St., P.O. Box 367 17851
717/339-1040 Tr$7.7 Mil
Hd: Bruce Skonecki, TO

Mount Joy

UNION NATIONAL MOUNT JOY BANK
P.O. Box 567 17552
717/653-1441 Tr$17 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.
2 N. Main St., P.O. Box 179 17756
717/546-2211 Tr$4 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO

PENNSYLVANIA (Cont'd)

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/746-7312 Tr$98 Mil
(Branches in Bethlehem & Easton)
Hd: Barbara A. Seifert, VP&SrTO
PersTr: David W. Kidd, AsstVP
EmplBen: Bruce D. Greenspan, FSO
TrOpers: Sally F. Jablonski, TO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$132 Mil
Hd: Allen R. Spring, VP&TO
Drew E. Porter, AsstTO
Kathy Klutka, AsstTO

New Castle

FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA
101 E. Washington St., P.O. Box 1488 16103-1488
412/652-5511 Tr$112 Mil
Hd: Thomas S. Mansell, Esq., SrVP
PersTr,BusDev: Thomas G. Lamoree, VP&TO
John W. Flannery, Esq., VP&TO
PersTr: Walter W. Boron, TO
TrInv: Jo Shane
EmplBen: Samuel I. Haines, VP&TO
TrOpers: Patricia B. Wingfield, TO

FIRST SENECA
Washington Centre 16101
412/658-2651
(Division of Oil City)
Admin: Craig A. Kelsey, TO

Newtown

BUCKS COUNTY BANK & TRUST CO.
210 Penns Trail Rd. 18940
215/860-4411
(Branch of Doylestown)
Brian K. Strohl, NBO

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$134 Mil
Hd,CorpTr,TrInv: Richard J. Fusco, SrVP&SrTO
Est: Sheila E. Kyle, TO
EmplBen,Nb: Steven T. Lees, AsstVP&TO
TrOpers: Kimberly G. Cole, AsstVP&TO
Taxes: Barry L. Pflueger, Jr., AsstTO

Norristown

CONTINENTAL BANK
Main & Swede Sts. 19401
215/278-4294 Tr$2.4 Bil
(Branches in Doylestown & Philadelphia)
Hd: C. Warren Ormerod, ExecVP
PersTr: William J. Lobley, SrVP
CorpTr: Gerald L. Hill, VP
TrInv,ComTrF: Robert Z. Lynn, AdmVP
EmplBen: John N. Campbell, SrVP
TrOpers: Amin Zacharia, VP
Nb: Thomas J. Vischer, Jr., SrVP

MERIDIAN ASSET MANAGEMENT, INC.
One Montgomery Plaza
P.O. Box 551 19404
215/278-8942
(Branch of Valley Forge)
PersSvcs: Marie Strycharz, VP
Nb/PersSvcs: Lot J. Rizzardi, VP
Doris P. Theune, VP
Nb/InstitSvcs: John W. Wiercinski, VP

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$10 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

Oil City

FIRST SENECA
248 Seneca St., P.O. Box 318 16301
814/676-8666
(Divisions in Butler, Clairon & New Castle)
RegHd: E. G. Heffelfinger, Jr., SrVP
Oil City Div:
PersTr: Rodney L. Campbell, VP
Nb: Paul H. Lackey, VP&TBDO
EstSettlmt: R. Grant Corner, VP

MELLON BANK (NORTH), N.A.
100 Seneca St. 16301
814/677-9638 Tr$500 Mil
(Branches in Erie & Meadville)
Hd: Gary G. Hoyt, SrVP
Larry E. Witherup, VP-TrAdm
Merle A. Bubeck, VP-TrInv
Loretta A. Strawbridge, VP-TrOpers
EmplBen: Edward L. Dunlap

Palmerton

CITIZENS BANK & TRUST CO.
P.O. Box 196 18071
215/826-2457 Tr/u$1 Mil

Philadelphia

CONTINENTAL BANK
1500 Market St. 19102
215/564-7396 Tr$1.3 Bil
(Branch of Norristown)
Hd: C. Warren Ormerod, ExecVP
Nb: Thomas J. Vischer, Jr., SrVP

CORESTATES BANK, N.A.
1500 Market St. 19101
215/786-8830 Tr$20 Bil
Hd: Mrk E. Stalnecker, ExecVP
PersSvcs: David W. Schoffstall, ExecVP
PersTr: Rosemary O. Laphen, ExecVP
CorpTr: Mike D'Angelico, SrVP
TrInv: Peter Walker, VP
EmplBen: Edward Keidat, SrVP
BusDev: Richard Henderson, VP
InstitSvcs: Stuart T. Saunders, Jr., ExecVP
BusDev: John Ferro, VP
Corestates Investment Advisers, Inc.
Paul G. Finegan, Chm
TrOpers: Jack Britt, ExecVP

CORESTATES FINANCIAL CORP.
Broad and Chestnut Sts.
P.O. Box 7618 F.C. 1-6-1 19101-7618
Tr$9.3 Bil
(Subsidiaries in Hamilton Bank, Lancaster, Philadelphia National Bank, Philadelphia & New Jersey National Bank, West Trenton, NJ)
CoreStates Hd: Peter P. Burns, SrVP
Corp&InstitTr: Michael J. D'Angelico, SrVP
TrProdMgt: Nancy L. Fenimore, VP
Corp&InstitSls: John A. Ferro, VP
TrOpers: Peter E. Nipoti, SrVP
TDP: William T. Fitzgerald, VP

CORESTATES INVESTMENT ADVISERS
Broad and Chestnut Sts.
P.O. Box 7618 F.C. 8-8-97 19101-7618
215/973-3350 Tr$4.1 Bil
(Investment Advisor for Hamiltion Bank, Lancaster, New Jersey National Bank, West Trenton, NJ & Philadelphia National Bank, Philadelphia)
Paul G. Finegan, Chm&[illegible]O
DirEqSvcs: Timothy G. Connors, VP
DirRes: C. Thomas Meisse, VP
DirFISvcs: Dung Vukhac, SrVP
DirSpecAccts: Charles B. Hampton, SrVP

FIDELITY BANK, N.A.
Broad and Walnut Sts. 19109
215/496-4121 Tr$5.065 Bil
(Branch in West Chester)
Hd: Jay A. Anglata, ExecVP
PersTr: Donald S. Mills, SrVP
CorpTr: Charles E. Hoos, SrVP
InstitTr: Corliss Boggs, SrVP
InstitInv: Edward T. Koch, SrVP
TrOpers: Frank J. Bisignano, SrVP

FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6520 Tr$115 Mil
Hd,TrInv: George L. Ly[illegible], SrVP
PersTr: Doris Welsh, [illegible]
Tax: Thomas Mullin, TO
EmplBen: Laraine R. Daly, SrTO
TrOpers: Lisa Ruczynski, SrTO

THE GLENMEDE TRUST COMPANY
229 S. 18th St. 19103
215/875-3200 Tr$6.2 Bil
Hd: Thomas W. Langfitt, MD,Pres&CEO
Peter O. Brown, COO
PersTr: Warren A. Reintzel, VP
TrInv,Nb: John W. Church, Jr., SrVP
TrOpers: John Peiffer, VP
PersTr,Nb: J. Thomas Dunlevy, SrVP
Inst: Charles E. Bradford, VP

MELLON BANK (EAST) N.A.
Trust and Investment Department
Mellon Bank Center 19102
215/553-30[illegible]2 Tr$6 Bil
Hd: George L. Deming, ExecVP
PersTr,Nb: Charles A. Frank, III, SrVP
EmplBen: William J. McCabe, VP
TrOpers: William H. Price, VP
TrInv: Jack Yates, VP
FinInst: James J. Flannery, VP

MERIDIAN ASSET MANAGEMENT, INC.
One Meridian Plaza 19104
215/854-3080
(Branch of Valley Forge)
PersSvcs: Thomas A. Varley, VP
EmplBen: Thomas A. Campbell, VP
NbPersSvcs: Earl C. Pfeiffer, VP
Louis R. Vilardo, AsstVP
NbInstitSvcs: Bonnie Plunkett, VP
NbEmplBen: H. Warren Ingersoll, AsstVP

THE PHILADELPHIA NATIONAL BANK
Broad & Chestnut Sts.
P.O. Box 7618 F.C. 1-17-6 19101-7618
215/973-3720 Tr$4.01 Bil
(Subsidiary of CoreStates Financial Corp. Regional Trust Office in West Chester)
Hd: Rosemary O. Laphen, ExecVP
PersTr,Adm: Nancy L. Garrison, VP
PersTr,Inv: Raymond M. Deering, VP
PersTr,Sls: Richard E. Henderson, VP

THE PROVIDENT®
PROVIDENT NATIONAL BANK
An affiliate of PNC FINANCIAL CORP

PROVIDENT NATIONAL BANK
P.O. Box 7648 19101
215/585-5390 Tr$34 Bil
Hd: Richard C. Co[illegible]well, ExecVP
InvRes,InvStrategy: Lucinda S. Mezey, CFA, VP
PersSvcs: Malcolm C. Wilson, CFA, SrVP
TrOpers: Anthony J. Cacciatore, SrVP
EmplBen: Thomas S. Stewart, CFA, ExecVP
TrNb: Ludlow Miller, VP
TrMktg: Joseph M. Waronka, VP
ComTrF: Charles F. Willis, VP
InstInvSvc(IIS): Charles B. Landreth, VP
TrFSC's: Karen F. Minyard, VP

THE RITTENHOUSE TRUST COMPANY
225 S. 18th St. 19103
215/735-1225 Tr$225 Mil
Hd: Charles J. Ingersoll, ExecVP
PersTr: John C. Garner, VP
TrInv: James S. Morgan, VP

PENNSYLVANIA (Cont'd)

Philipsburg

COUNTY NATIONAL BANK
117 E. Presque Isle St. 16866
814/342-4000
(Branch of Clearfield)
Edward K. Good

Pittsburgh

EQUIBANK
Two Oliver Plaza, 9th Fl. 15222
412/288-5670 Tr$250 Mil
Hd,PersTr: James W. Koch, VP
CorpTr: Diane M. O'Toole, AsstVP
TrInv,ComTrF: Kevin Stortzum, IO
EmplBen: Carol A. Youtz, VP
TrOpers: Karen L. Hassan, SrTO

Integra TRUST SERVICES

INTEGRA FINANCIAL CORPORATION
Trust Executive Group
Four PPG Place 15222-5408
412/644-8345 Tr$5.7 Bil
Hd: John R. Echement, ExecVP
Sales&Admin: Donald R. Vance, SrVP
TrOpers: Glenn R. Taylor, Jr., VP
TrInv: Douglas W. Sherratt, VP
TrCont: James J. Murphy, VP
CorpTechSupport: Anthony J. Molinero, VP
[illegible]upport: Susan M. Kennedy, TO

MELLON BANK, NatAssn
One Mellon Bank Square 500 Grant St. 15258-0001
412/234-4100 Tr$22.4 Bil
(Branches in Boca Raton & Sarasota, FL)
Hd: Donald A. McMullen, Jr., ExecVP
TrInv: Alan T. Sachtleben, SrVP
PersTr: George L. Deming, ExecVP
CorpTr: Norman R. Smith, SrVP
BusDev: Norman R. Lubin, SrVP
EmplBen: William F. Adam, VP
TrOpers: Larry W. Rinne, SrVP

PITTSBURGH NATIONAL BANK
A PNC BANK

PITTSBURGH NATIONAL BANK
One Oliver Plaza 15265
412/762-3000 Tr$5.6 Bil
DivHd: James M. Patton, SrVP
MgrPersTr: James M. Ferguson, VP
Ronald Kiersarsky, VP
PerTr,Nb: Phillip P. Deutsch, VP
MgrCorpBus: William V. Armitage, VP
James R. Smith, VP
EmplBenInvst: Nicholas Nilsen, VP
EmplBenAdm: Richard Larimer, VP
CorpTr: Fred J. Deramo, VP
CorpTr,Nb: Donald Kendrick, VP
Char,InstTr: R. Bruce Bickel, VP
Char,InstTr,Nb: Michael Sparlin, VP
ChIO: John Martin, VP
TrLegal: Thomas R. Moore, VP
TrOpers: Albert W. Malone, VP
TDP: Dennis Krywicki, VP

UNION NATIONAL
4th Ave. & Wood St. 15278
412/644-7524 Tr$2.3 Bil
Hd: Donald R. Vance, SrVP
CorpTr: Henry W. Strong, VP
PersTr: Gilbert L. Haag, VP

Pittston

FIRST BANK OF GREATER PITTSTON
P.O. Box 560 18640
717/654-4688 Tr$15 Mil
Hd: Earl J. Campbell, VP&TO

Port Allegany

CITIZENS TRUST COMPANY
100 Maple St. 16743
814/642-2571
(Branch of Coudersport)
Stan R. Dunsmore, AsstVP

FIRST NATIONAL BANK
64 Main St. 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottsville

MERIDIAN ASSET MANAGEMENT, INC.
101 N. Centre St., P.O. Box 630 17901
717/628-5119, Ext. 325
(Branch of Valley Forge)
PersSvcs: Charles S. Buehler, AcctO
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$68 Mil
Hd: James E. Marconis, VP&TO
Anne B. Reed, TO
James T. O'Brien, AsstVP&TO
Karlene Gliem, AsstTO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1 S. Centre St. 17901
717/622-4200 Ext.335 Tr$304 Mil
(Branch in Camp Hill)
Hd: James Corrigan, SrVP&TO
PersTr: Joseph R. Popson, AsstVP&TO
Kenneth J. Huebner
TrInv: Dwight H. B. Rieman, SrVP&IO
CorpTr: Frederick S. Seewald, AsstVP&TO
ComTrF,TrOpers: Sandra L. Kramer, TOpO
EmplBen: Amy L. Robert
Nb: Christine A. Zanis

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-2632 Tr/u$3.441 Mil
Hd: Eleanor M. Schaeffer, TO

Punxsutawney

KEYSTONE NATIONAL
200 E. Mahoning St. 15767
814/938-4321
Louis R. Kerr, TO

Quarryville

FARMERS FIRST BANK
301 W. Fourth St. 17566
717/786-7337
(Branch of Lititz)
PersTr: Wendy L. Basehoar, VP
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. DiNovis, VP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Radnor

THE PENNSYLVANIA TRUST COMPANY
3 Mellon Center 19102
215/975-4300 Tr$160 Mil
Hd: Richardson T. Merriman, Pres
PersTr,TrOpers: Paul Irwin, SrVP
TrInv: Nils L. Berglund, SrVP
EmplBen,Nb: Charles H. Hopkins, VP
TxDept: William A. Gurley, VP
Nb: Paul Irwin, SrVP

Reading

BANK OF PENNSYLVANIA
50 N. Fifth St. 19601
215/378-3664 Tr$578.7 Mil
Hd: Roselyn B. Ramist, SrVP
PersTr: Bert R. Cramer, VP
CorpTr: James I. Houp, TO
TrInv: Lee W. Hummel, VP
EmplBen: James J. Walker, EBO
TrOpers: John H. Allen, TOpO
Nb: Carl K. Wiest, Jr., VP

HAMILTON BANK
515 Penn St. 19601
215/320-8000
(Branch of Lancaster)
Hd: David Logan Steele, VP&SrTO
Nb: Lynn Veach, FPO

MERIDIAN ASSET MANAGEMENT, INC.
35 N. Sixth St., P.O. Box 1102 19603
215/320-3111
(Branch of Valley Forge)
PersSvcs: Michael W. Wozniski, VP
EmplBen: Raymond T. Kase, Jr., VP
InstitSvcs: Perry C. Andrews, AsstVP
NbMgr: Kenneth H. Rick, VP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP
CorpTr: Richard H. Babb, VP
Tx: Joseph D. Freney, VP

Reedsville

RUSSELL NATIONAL BANK
P.O. Box 428 17084
Timothy Lockard, Mgr

St. Marys

DEPOSIT BANK
101 St. Marys St. 15857
814/781-1550
(Branch of Du Bois)
Hd: Joseph Werner, VP&CommOffMgr

PENNBANK
10 N. Michael St. 15857
814/781-7111
Hd: Edward H. Kuntz, VP

Schuylkill Haven

THE SCHUYLKILL HAVEN TRUST CO.
29 E. Main St., P.O. Box 405 17972-0405
717/385-0563 Tr$8.5 Mil
Hd: Catherine M. Krause, AsstVP&TO

Scottdale

THE SCOTTDALE BANK & TRUST CO.
150 Pittsburgh St., P.O. Box 80 15683
412/887-8330 Tr$3 Mil
Hd: Donald Kiefer, Pres

Scranton

FIRST EASTERN BANK,N.A.
Lackawanna & Washington Ave. 18501
717/969-2056
(Branch of Wilkes-Barre)
Nb: Sally O'Brien, AsstVP&TO
TrInv: Paul P. Cominsky, AsstTrInvO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 937 18501
717/961-7158 Tr$1.2 Bil
(Branches in Allentown, Hazleton, Stroudsburg & Wilkes-Barre)
Hd: Peter F. Moylan, ExecVP
Admin: Myron W. Yencha, GpVP
PersTr: William J. Calpin, Jr., VP
TrInv: Matthew D. Mackie, Jr., VP
ComTrF: James H. Downs, VP
SupportSvcs: Carl J. Lisman, GpVP
[illegible]pers: Richard C. Krapf, VP
[illegible]: Richard W. Brearton, VP
[illegible] David C. Leondi, VP
Tx. William J. Zacheiss, AsstVP
Nb: Bruce E. Gover, VP

PENN SECURITY BANK & TRUST CO.
Spruce St. & N. Washington Ave. 18503
717/346-7741 Tr$70 Mil
Hd,Nb: Robert F. Duguay, SrVP
CorpTr,EmplBen: Michael Kosh, Esq., AsstTO
PersTr: Thomas E. Clewell, VP&AsstTO
Robert Golembeski, AsstTO
Carol R. Curtis, AsstSec
TrInv: Earl W. Phillips, CIO
TrOpers: Margaret Durkan
Jos. Waytovich, ActgO

THIRD NATIONAL BANK & TRUST CO.
130 Wyoming Ave. 18501
717/348-8251 Tr$231 Mil
Hd,Nb,TrInv: Richard Masucci, SrVP&DivMgr
PersTr,Prob: Ronald E. Schield, VP
Joan Cassebaum, VP&TO
Jay Fendrick, TrAdm
Maribeth Kelleher, TrAdm
EmplBen: Richard A. Siarniak, Jr., VP&EBO
Kenneth N. Godek, TrAdm
TrInv: John Klobusicky, AsstVP&IO
CorpTr: Betty Sallusti, AsstTO&Sec
TrOpers: Keren Miller, TOpMgr

Selinsgrove

SNYDER COUNTY TRUST CO.
17870
717/374-4252 Tr$17.126 Mil
Hd,Nb: Jack H. Treas, VP
Mary Jane Mitterling, TO

Sharon

FIRST FEDERAL OF WESTERN PENNSYLVANIA
1 E. State St. 16146
412/981-1320 Tr$25 Mil
Hd,Nb: Harry Weightman, Jr., VP&TO
PersTr,TrOpers: Lori McKnight, TrAdm
TrInv: Don Wehn, VP
TDP: Nancy Yohe

McDOWELL BANK
66 E. State St. 16146
412/981-1411
Hd: Stephen M. Parente, VP&SrTO
PersTr: Rosanne Fragle, TO
EmplBen: Robin Douglas, TO

Shippensburg

COMMONWEALTH NATIONAL BANK
P.O. Box 40 17257
717/532-2151
(Branch of Harrisburg)
Barbara E. Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
P.O. Box 9 17257
717/532-4131
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Alan B. Rhinehart, TO

Smethport

HAMLIN BANK & TRUST CO.
333 W. Main St. 16749
814/887-5555 Tr$5 Mil
Hd: James H. Bristol, TO

Somerset

PEOPLES BANK & TRUST CO.
Somerset Mall Branch 15501
814/443-3644 Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

SOMERSET TRUST COMPANY
P.O. Box 777 15501
814/443-3661 Tr$110 Mil
Hd,TrInv,Nb: Donald E. Meese, SrVP&SrTO
PersTr,CorpTr,TrOpers: Ann B. Persun, VP&TO
PersTr,Est: Carol D. Stern, AsstTO&AsstSec
EmplBen: Tine Hillegass, TO

Souderton

UNION NATIONAL BANK & TRUST CO.
14 Main St. 18964
215/721-2400 Tr$250 Mil
Hd: Murray Y. Alderfer, VP&SrTO
PersTr: Fern M. Zepp, TO
Dawn R. Walker, AsstTO
CorpTr: Ruth Mumaw
TrInv: Gustave J. Seasongood, VP
Harold L. Dietz, TrConslt
TrOpers,TDP: Vernon L. Clemmer, AsstTO
EmplBen: Timothy E. Mininger, TO
Nb: Larry E. Nolt, AsstTO

State College

MELLON BANK(CENTRAL)
P.O. Box 19 16804
814/234-6347 Tr$350 Mil
(Branches in Altoona, Lewisburg & Lock Haven)
Hd: Gary G. Hoyt, SrVP
PersTr: C. A. Shaffer, VP
TrInv: John Lloyd Hanson, IO

MID-STATE BANK & TRUST CO.
1330 S. Atherton St. 16801
814/234-5166
(Branch of Altoona)
Hd: Carole E. Yon, VP
Kathy Mowery, TO
TrAdmin: Deb Seaward
Tony Moist
BusDev: Cate Himes

PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA
P.O. Box 298 16804
814/237-7641 Tr$106 Mil
Hd: Dennis E. Hampton, VP&SrTO
Jesse Weaver, VP&TO

Stroudsburg

FIRST EASTERN BANK,NatAssn
P.O. Box 471 18360
717/476-5044
(Branch of Wilkes-Barre)
PersTr: George F. Sheraw, VP&TO
Nb: Beverly Hay, AsstVP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 469 18360
717/421-1616
(Branch of Scranton)
PersTr: Mary Meissner, AsstVP
Nb: Donald F. Page, VP

UNITED PENN BANK
814 Main St. 18360
717/424-7180
(Branch of Wilkes-Barre)
Admin: Stephen P. Carey, AsstVP
Sandra K. Lee, TO
Nb: Roy W. Hart, AsstVP

Summit Hill

SUMMIT HILL TRUST CO.
P.O. Box 45 18250
717/645-5410 Tr/u$1 Mil
Willfred Gardiner, Sec,Treas&TO

Sunbury

FIRST NATIONAL TRUST BANK
400 Market St., P.O. Box 248 17801
717/286-6781 Tr$124 Mil
Hd,TrInv: Rue S. Rothermel, SrVP&SrTO
PersTr,Nb: R. Edward Zimmerman, VP&TO
CorpTr,TrOpers: John W. Startzel, TO
Inv: Thomas D. Weldon, AsstTO

NORTHERN CENTRAL BANK
440 Market St. 17801
717/286-5454
(Branch of Williamsport)
Steve Engle, TrAdm

Titusville

PENNBANK
127 W. Spring St. 16354
814/827-2751
Hd: Darrell L. Johnson, VP

Towanda

CITIZENS & NORTHERN BANK
428 Main St. 18848
717/265-6171
(Branch of Wellsboro)
Admin,PersTr,Nb: Gerald W. Smith, TO

FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191 Tr$10 Mil
Hd: F. Richard Coolbaugh, VP&TO
Mary E. Cichowski, AsstTO

Uniontown

BT MANAGEMENT TRUST CO.
Regional Office
58 W. Main St., P.O. Box 2144 15401
412/438-3585
Thomas D. Barsody, AsstVP&SrTO
Christine L. Mullin, TO

GALLATIN BANK
2 West Main St. 15401
412/439-6700
Hd: John R. Hoye, Jr., VP&TO

Valley Forge

MERIDIAN ASSET MANAGEMENT, INC.
P.O. Box 2000 19482
215/251-7960 Tr$4.5 Bil
(Branches in Allentown, Lancaster, Norristown, Philadelphia, Pottsville & Reading. Affilitate in San Francisco, CA)
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PersSvcs: George E. Doty, III, ExecVP
Corp/InstitSvcs: David P. Andrews, SrVP
Mktg: J L Keefer-Hugill, VP
Contr: Linda A. Delaney, VP
Opers: Michael B. Morgan, SrVP
InvMgt: Philip H. Brown, II, Pres-MIC

Warren

MARINE BANK
16365
(Branch of Erie)
Gerald A. Huber, SrVP
Mark J. Goumas, VP

PENNBANK
315 Second Ave. 16365
814/723-5300
Hd: Edward A. Kavanaugh, VP

Washington

FIRST NATIONAL OF WASHINGTON
(an Integra Bank)
200 W. Beau St. 15301
412/223-6441
Hd: Donald M. Gavett, TO

PENNSYLVANIA (Cont'd)

Wayne

THE MAIN LINE TRUST COMPANY
111 Waynewood Ave. 19087
215/975-9700
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Admin: David W. Rawson, Pres
TrInv: Ferdinand LaMotte, IV

Waynesboro

CITIZENS NATIONAL BANK OF SOUTHERN PENNSYLVANIA
10-12 W. Main St. 17268
717/762-3121 Tr$23.1 Mil
Hd: Donald L. Walters, VP
Mary Reyer, AsstTO
Nancy Fahrney, Sec
Barbara Suder, TrAdm

FIRST NATIONAL BANK AND TRUST CO.
P.O. Drawer 391 17268
717/762-8161 Tr$113 Mil
Hd: David C. Petrillo, VP&TO
Gary D. Kinley, AsstVP&TO

Wellsboro

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P.O. Box 58 16901
717/724-0243 Tr$87 Mil
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PersTr,Nb: Thomas L. Briggs, TO
TrOpers,TDP: Mary J. Wood, TO
EmplBen: Nicholas Helf, TO

COMMONWEALTH BANK & TRUST COMPANY, NA
61 Main St. 16901
717/724-2621
(Branch of Williamsport)
Linda L. Kennedy, AsstVP&TO

West Chester

FIDELITY BANK, N.A.
13 N. High St. 19381
215/436-7773
(Branch of Philadelphia)
TrAdmin: P. Sharon Donohoe

FIRST NATIONAL BANK
9 N. High St. 19380
215/692-3000 Tr$145 Mil
Hd: Charles E. Swope, Pres
Richard E. Warren, Jr., ExecVP&TO
Kevin Quinn, VP&TrInvO
Jacquelyn A. Clement, VP&TOpO
Judith Harris, TO
Linda Hicks, TO
Patricia M. McNally, TO
M. Linda Schaeffer, AsstTO
Jane F. Nina, AsstTOpO
Nb: S. Edith Taylor

PHILADELPHIA NATIONAL BANK
Trust Regional Office
P.O. Box 734 19381-0734
215/692-1552
Ronald A. Brown, VP

Wilkes-Barre

FIRST EASTERN BANK,NatAssn
11 W. Market St. 18768
717/826-4637 Tr$320 Mil
(Branches in Bloomsburg, Pittston, Scranton & Stroudsburg)
Hd: Joseph J. Dougherty, Jr., SrVP&TO
PersTr,Est: James E. Gallagher, VP&SrTrAdmO
Kenneth L. Malkemes, VP&TO
Joseph Paddock, AsstVP&TO
PersTr: George F. Sheraw, VP&TO
TrInv: Joseph J. Dougherty, Jr., SrVP&TO
EmplBen: Neil M. Seidel, VP&TO
CorpTr: Lillian Cohen
ComTrF,TrOpers: Peter W. Reyburn, VP&TO
Taxes: Daniel Steber, AsstVP&TO
Nb: Alexander H. Sickert, AsstVP&TO
Kathleen G. Williams, AsstVP&TO
Beverly Hay, AsstVP&TO

MERCHANTS BANK, NORTH
24 W. Market St. 18711
717/826-9680 Tr$189 Mil
(Branch in Scranton)
Mgr: Joan S. Cassebaum, VP&TO
PersTr: Emil J. Warren, VP,TO&Mgr
Daniel J. Keating, AsstVP&TO
Charles M. Konarski, TO
EmplBen,Inst: Rita M. Szymanski, TO
Nb: Joseph P. Krugel, AsstTO

NORTHEASTERN BANK OF PENNSYLVANIA
67 Public Square 18711
717/822-2151
(Branch of Scranton)
Hd: Andrew C. Melzer, AsstVP
Nb: Bruce E. Gover, VP

UNITED PENN BANK
8 W. Market St. 18711
717/826-2852
(Branch in Stroudsburg)
Tr&InvSvcsGp: Michael W. Duricko, Ph.D., ExecVP
TrHd: John J. Gallo, Jr., M.B.A., CFSC, SrVP
PersTr,Est: Keith Moules, VP
Elizabeth M. Andrade, TO
Maureen T. McAuvic, TO
Jacqueline Corbett, TO
Eugene Cunard, TrAdm
EmplBen: Gerald R. Brazil, AsstVP
JoAnne D. Sabatella, TrAdm
Ann Schatzel, TrAdm
CorpTr: Sandra L. McCormack, TrAdm
TrOpers: Patricia G. Blazejewski, AsstVP
Helen Roan, Supv
Taxes: Jean M. Michaels, TO
Nb: Thomas E. Brislin, JD, VP
Ronald A. Honeywell, AsstVP
Mark W. Chamberlain, AsstVP
InvHd: John M. Helinski, VP
John J. Reno, VP
Reva J. Sorber, AsstVP
Carl V. Zoolkoski, CFP, AsstVP
Mark Korlishin, InvAn

Williamsport

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
P.O. Box 1268 17703-1268
717/327-5075 Tr$300 Mil
(Branches in Lewisburg, Montrose & Wellsboro)
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AsstDivHd: George D. Golden, SrVP&SrTO
PersTr: Robert Haas, VP&SrTO
Jack Kurtz, VP&SrTO
Thomas B. Burkholder, AsstVP&TO
Barbara A. Switzer, TO
TrInv: David L. Bartges, TIO
EmplBen: Michael H. Cattuti, VP
Tax: Ronald T. Shoemaker, TO
TrOpers: Carson R. Price, VP&TrSysO
Nancy B. McHenry, TOpO
Montrose Branch:717/278-1181
Richard M. Kennedy,TO

NORTHERN CENTRAL BANK
P.O. Box 3068 17701
717/327-2150 Tr$850 Mil
(Branch in Sunbury)
Hd: Janice Lessman, SrVP
PersTr: Thomas Blass, VP
CorpTr,EmplBen: William Fox, VP
TrInv,ComTrF: Debra Schneider, AsstVP
TxO: Thomas O'Connel, AsstVP

WILLIAMSPORT NATIONAL BANK
329 Pine St. 17701
717/326-2431 Tr$63 Mil
Hd: Fred A. Foulkrod, VP&TO
CorpTr,ComTrF: Ronald L. Bower, TO
TrOpers: Susan R. Cortright, AsstTO

Willow Grove

BANK & TRUST CO. OF OLD YORK ROAD
P.O. Box W 19090
215/659-3400
Hd: Gene J. Dailey, VP
Harry Hilger, Jr., VP
Kathryn J. Emtage, AsstVP

Willow Street

FARMERS FIRST BANK
200 Willow Valley Lakes Dr. 17584
717/464-0500
(Branch of Lititz)
PersTr: Wendy L. Basehoar, VP
EmplBen: Patricia A. Hindermyer, VP
Nb: Stephen E. DiNovis, VP

York

THE COMMONWEALTH NATIONAL BANK
Continental Square 17405
717/845-8411
(Branch of Harrisburg)
Leslie W. Brant, VP

DAUPHIN DEPOSIT BANK & TRUST CO.
2055 S. Queen St. 17403
717/843-0861
(Branch of Harrisburg)
Hd: Clyde C. Horner, VP&TO

THE DROVERS & MECHANICS BANK
30 S. George St. 17401
717/843-1593 Tr$89 Mil
Hd: Gary L. Landis, SrVP&TO
PersTr: Stephen F. Feldmann
TrInv,ComTrF: Scott A. Sides
EmplBen: Michael H. Cattuti
TrOpers: Mildred A. Orwig

HAMILTON BANK
12 E. Market St. 17401
717/852-5200
(Branch of Lancaster)
Hd: John G. Yates, VP
Nb: Walter A. Brunke, Jr., AsstVP&FPO

YORK BANK & TRUST CO.
21 E. Market St. 17405
717/843-8651 Tr$750 Mil
Hd: Richard H. Brown, ExecVP
PersTr: Donald M. Whistler, VP&SrTO
CorpTr: Phyllis J. Bechtel, AsstVP&CTO
TrInv: Susan J. Beittel, VP&SrTrInvO
EmplBen: David C. Walters, VP&SrTO
TrOpers: Bonnie L. Stiles, TOpMgr
Nb: Brewton M. Hake, VP&SFPO

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G.P.O. Box G 3108 00936
Hd: Luis R. Cintron, SrVP&TO
Hector Rivera, VP

BANCO POPULAR DE PUERTO RICO
G.P.O. Box G2708 00936
809/765-9800 Tr$200 Mil
Hd: Lic. Eva Silen, SrVP,TO&Mgr
Norberto Rivas, VP&AsstMgr

RHODE ISLAND

Newport

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
286 Thames St. 02840
401/847-2285
(Branch of Providence)
Hd: Susan Sherwood, 1stVP

Pawtucket

PAWTUCKET TRUST CO.
286 Main St. 02860
401/724-5000 Tr$115 Mil
(Branch in Attleboro, MA)
Hd,TrInv,Nb: Charles A. Calverley, Jr., Pres
TrAdmin,EstAdmin: Susan L. Sartini, TO
TrOpers: Bruce J. Banner, TO

★Providence

BANK OF NEW ENGLAND-OLD COLONY
58 Weybosset St. 02903
401/431-0100
Hd: Richard P. Erickson, VP

CITIZENS TRUST CO.
1 Citizens Plaza 02903
401/456-7000 Tr$550 Mil
Hd: Michael Edwards, ExecVP
PERSONAL & CORPORATE TRUST:
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PersTr: Richard I. Moore, VP
CorpTr: Kathleen C. Taddei, VP
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Hd: Malcolm W. Starr, VP
EmplBen: Nikki M. Dziadosz, VP
TRUST OPERATIONS:
Hd: Thomas J. Kean, SrVP
INVESTMENT MANAGEMENT:
Hd: Salvatore C. DiSanto, SrVP

FLEET NATIONAL BANK
100 Westminster St. 02903
401/278-6600 Tr$3.5 Bil
TRUST DIVISION
Hd: Harold A. Mackinney, Jr., ExecVP
Admin: Frederick H. Sandstrom, SrVP
NEW BUSINESS:
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INVESTMENT POLICY
ChmInvPol: Harold A. Mackinney Jr., ExecVP
InvRes: John J. Webber, VP
FINANCIAL SERVICES GROUP
TaxAdmin: Richard Masso, VP
FinPlng: G. Cameron Nixon, AsstVP
TRUST & ESTATE GROUP
Terence J. Breiding, SrVP
OPERATIONS GROUP
Thomas D. Prendergast, SrVP

NEW ENGLAND TRUST CO.
144 Westminster St. 02903
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PersTr: Paula M. Barnhart, TO
TrInv,Nb: Devon W. Deyhle, Pres
TrInv: James H. Sweet, SrIO
George Wallace, SrVP
EmplBen,TrOpers,PersTr: Ruth K. Mullen, ExecVP
Ralph L. Fletcher, Jr., SrVP&Econ

OLD STONE TRUST COMPANY
150 S. Main St. 02903
401/278-2017 Tr$550 Mil
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Opers,Nb: Richard H. Brandon, ExecVP
PersTr,EmplBen: Nathanial W. Wetherbee, SrVP&SrTO
TrInv: John G. O'Neill, SrVP&SrTO
David A. Marcoux, VP&TO

SHAWMUT BANK OF RHODE ISLAND
P.O. Box 667 02901
401/275-1000
Hd: Anthony Geremia, CEO

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
One Hospital Trust Plaza 02903
401/278-8700 Tr$2.9 Bil
(Branches in Newport, RI; Palm Beach & Sarasota, FL)
Hd: Alden M. Anderson, Pres
PersTr: Leslie A. Gardner, SrVP
TrInv,ComTrF: Edward D. Buxton, VP
TrOpers: Mark J. Marcantonio
TDP: Karl F. Berger, VP

Westerly

THE WASHINGTON TRUST COMPANY
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Hd,PersTr: Harvey C. Perry, II, SrVP&Sec
TrInv,ComTrF: Alexander E. Urban, VP&TrInvO
TrOpers: Edward W. Tierney, TOpO
Tx: George L. O'Brien, FidTxO
Nb: Joan M. McCormick, VP
Gary L. Gerardini, VP

SOUTH CAROLINA

Anderson

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1907 29622
800/922-7400
(Branch of Columbia)
PersTr-DeptMgr: J. Daniel McLendon, VP&TO

Belton

SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 8 29627
803/338-6161 Tr$6 Mil
(Branch of Columbia)
Hd: Kathryn K. Cox, AsstTO

Charleston

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 10608 29411
803/724-3949
(Branch of Columbia)
Hd(Coastal Reg): William R. Davis, SrVP
Hd(Charleston Off): Stephen D. Bowen, VP

FIRST UNION OF SOUTH CAROLINA
P.O. Box 995 29402
803/724-1000
(Branch of Greenville)
Hd: Allan Funk, TO
Nb: George M. Seignious, III, TO

NCNB
City Trust Office
One Broad St. 29401
803/723-6800
CityTrMgr: Sally A. Skardon, VP

SOUTH CAROLINA NATIONAL BANK
P.O. Box 700 29402
800/922-7400
(Branch of Columbia)
W. Thomas Rutledge, Jr., SrVP,TO&PersTrRegExec
J. Heyward Harvey, Jr., VP,TO&PersTrDeptMgr
PersTr,Nb: Thomas P. Cothran, VP&TO

Clinton

M. S. BAILEY & SON, BANKERS
29325
803/833-1910
(Branch in Laurens)
Hd: W. Glenn Keadle, VP&SrTO
TrOpers: Linda S. Vaughan
TrInv: William H. Carter, Jr., TrInvO
TrAdm: Mark A. Kelly, TO

THE PALMETTO BANK
Carolina Ave. 29325
(Branch of Laurens)

★Columbia

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
1901 Main St. 29222
803/343-7700 Tr$900 Mil
(Subsidiary of Citizens and Southern Trust Company, Inc., Atlanta, GA. Branches in Charleston, Greenville, Hilton Head, Myrtle Beach, Rock Hill & Spartanburg)
Thomas W. Murray, Pres
Mktg: Rita B. Cullum
Inv: William D. Verner
SupportSvcs: Nancy C. Johnson
CorpTr: John M. Soldati
EmplBen: Barry J. Babish
Tx: Sam B. Nolen
Compl: Dennis C. Adams
Columbia Office:Central Region Dept. 5021 29222
803/343-7737
Hd: Gerald W. Saunders, SrVP
RE: Ann Allison

FIRST CITIZENS BANK & TRUST CO. OF SOUTH CAROLINA
P.O. Box 29 29202
803/733-2671
Hd,Nb: William K. Brumbach, Jr., SrVP&SrTO
PersTr: Michael L. McAdams, VP
EmplBen: Robert D. Ganus, VP
TrOpers: Laura K. Scott, VP&TOpO

FIRST UNION OF SOUTH CAROLINA
P.O. Box 728 29202
803/748-[illegible]400
(Branch of Greenville)
PersTrHd: George Durban, III, VP
PersTrMgr: Suzanne S. Benson, VP&TO
TrRE: Randall Fisher, TO
Nb: Sharon Bryant, AsstVP&TO

NCNB
P.O. Box 2307 29202
803/771-2127 Tr$25 Bil (NCNB Corp)
(Hdqtrs: Columbia. Trust Offices in Charleston, Greenville & Hilton Head)
PersTrMgr: Robert E. Howard, SrVP
CityTrMgr: Phillips McDowell, SrVP
EmplBen: Dorothy H. Munsch, VP
InvMgt: M. Carlyle Kinlaw, Jr., VP
TrTx: Douglas R. Jones, VP
RE: Debora M. Shelley, VP

SOUTH CAROLINA (Cont'd)

Columbia (Cont'd)

SOUTH CAROLINA NATIONAL BANK
1401 Main St. 29226
800/922-7400 Tr$2.3 Bil
(Branches in Anderson, Charleston, Columbia, Florence, Greenville, Greenwood, Hilton Head Island, Myrtle Beach & Spartanburg)
TrDivExec: Julian W. Walker, Jr., SrVP&GenTO
TrComp: E. Gaye Frick, AsstVP
InstTrExec: C. Gerald Lane, VP&TO
EBTExec: L. M. Gantt, SrVP&TO
EBTAdm: Denise L. Joy, VP&TO
EBTComm&SuppSvc: Lisa W. Kleinfelder, TO
EBTNb: Charles J. Miller, VP&TO
CorpTr,TrOpersExec:
Richard L. Cain, Jr., SrVP&TO
TrOpers: Freeman W. Coggins, Jr., VP&TO
CorpTr(CorpBd,SecTransf),Mgr:
F. Richard Harmon, Jr., VP&TO
PersTr,RegExec: W. Patrick Dorn, Jr., SrVP&TO
PersTrStwideMktg,Nb: Robert G. Davidson, VP&TO
PersTrNb: Anne K. Surrett, AsstVP&TO
RE: Marvin W. Wall, VP&TO
Tx: John R. Price, VP&TO

SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 687 29202
803/748-7100
(Branches in Belton & Florence)
James L. Zeilger, SrVP
Hd: Phillip M. Floyd, SrVP&TO

Duncan

THE PALMETTO BANK
108 Main St. 29334
803/439-4976
(Branch of Laurens)

Florence

FIRST UNION OF SOUTH CAROLINA
291 W. Cheves St., P.O. Box F-12 29501
803/664-2900
(Branch of Greenville)
Hd: Joe Clark, VP
PersTrMgr:Dorothy A. King, AsstVP&TO
Nb: Sharon Bryant, AsstVP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Drawer F-16 29501
800/922-7400
(Branch of Columbia)
PersTr,Nb: Thomas B. Richardson, AsstVP&TO

SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1351 29503
(Branch of Columbia)
O. S. "Sandy" Aiken, Jr., SrVP&TO-RegMgr

Fountain Inn

THE PALMETTO BANK
P.O. Box 128 29644
803/862-4411
(Branch of Laurens)

Greenville

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A
P.O. Box 1449 29602
803/240-6196
(Branch of Columbia)
RegHd: G. William Kransteuber, SrVP

The Directory of Trust Institutions is included in a T&E subscription!

FIRST UNION OF SOUTH CAROLINA
P.O. Box 1329 29602
803/255-8401 Tr$500 Mil
(Branches in Charleston, Columbia, Florence & Greenville)
CMGHd: William J. Boswell, Jr., SrVP
PersTrHd: George A. Durban, III, VP
PersTrMgr: Douglas Holman, VP
EmplBen: Sandra Thrasher, VP
Nb: William E. Long, III, AsstVP

NCNB
City Trust Office
P.O. Box 608 29602
803/271-5930
CityTrMgr: Marion W. Beacham, Jr., VP

THE PALMETTO BANK
P.O. Box 5473 29606
803/297-4325
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 969 29602
800/922-7400
(Branch of Columbia)
Hd: M. M. Medlin, SrVP,TO&PersTrRegExec
PersTr,Nb: Donald L. Stokes, AsstVP&TO
PersTrMgr: William G. Dobbins, VP&TO

UNITED CAROLINA BANK OF SOUTH CAROLINA
P.O. Box 2770 29602
803/233-4427 Tr$116 Mil
(Subsidiary of United Carolina Bancshares Corporation. Branch in Greer)
Hd: Thomas L. Lewis, Jr., SrVP&TO
PersTr: Jerry N. Hemphill, VP&SrTO
FmplBen: Kerry L. McLaughlin, VP&TO
TrOpers,PersTr: Frances W. Talley, VP&TO
Nb: Ellison G. Webster, III, VP&TDO

Greenwood

THE COUNTY BANK
P.O. Drawer 3129 29648
803/229-2551 Tr$120 Mil
Hd: R. T. Dunlap, Jr., Pres

THE PALMETTO BANK
906 S. Main St. 29646
803/233-4725
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Drawer 608 29648
800/922-7400
(Branch of Columbia)
William K. Jamison

Greer

UNITED CAROLINA BANK OF SOUTH CAROLINA
P.O. Drawer 708 29652
803/877-9651
(Branch of Greenville)

Hilton Head Island

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 5688 29938
803/686-848[illegible]
(Branch of Columbia)
Hd: Mackey Scott, III

NCNB
City Trust Office
P.O. Box 5040 29938
803/785-4245
CityTrMgr: Thomas W. Duke, Jr., VP

OLD COLONY TRUST COMPANY OF SOUTH CAROLINA, N.A
23A Shelter Cove Exec. Park, P.O. Box 16 29938
803/842-3030 Tr$140 Mil
(A Bank of Boston Company)
Richard P. Trumpler, Pres&CEO
PersTr: William K. Mackey, Jr., ExecVP&Csh
Frances F. McGrath, AsstVP&TO
Nb: Helen Nugent, AsstVP&BDO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 5069 29938
800/922-7400
(Branch of Columbia)
Charles H. Rudolph, Jr., VP,TO&PersTrDeptMgr

Holly Hill

FIRST NATIONAL BANK
P.O. Box 38 29059
803/496-5011 Tr/u$1 Mil
Hd: J. L. Wiggins, TO

Laurens

M. S. BAILEY & SON, BANKERS
29360
803/984-0431
(Branch of Clinton)
TrAdmin: Charles F. Waldron, VP&TO
Ruth F. Nelson, AsstVP&TO
Cheryl H. Allen, TO

THE PALMETTO BANK
P.O. Box 49 29360
803/984-4551 Tr$62 Mil
(Branches in Clinton, Duncan, Fountain Inn, Greenville, Greenwood, Simpsonville & Spartanburg)
Hd: Philip A. Betette, SrVP-Inv&TO
PersTr: Edith S. Brown, AsstVP&TrAdmO
TrOpers: Edna C. McCarter, AsstVP&TOpO
EmplBen: David E. Martin, AsstTO

Lexington

THE LEXINGTON STATE BANK
P.O. Box 8 29072
803/359-5111 Tr$30 Mil
Hd: R. N. Hubbs, ExecVP
David Hipp, VP&TO

Myrtle Beach

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 807 29577
803/946-3288
(Branch of Columbia)
Hd: James L. Braxmeier

SOUTH CAROLINA NATIONAL BANK
P.O. Box 897 29578
800/922-7400
(Branch of Columbia)
PersTrDeptMgr: Harold B. Burkart, VP&TO

Rock Hill

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 530 29731-6530
803/328-2206
(Branch of Columbia)
Hd: M. Truman Fallaw

Simpsonville

THE PALMETTO BANK
P.O. Box 728 29681
803/963-3671
(Branch of Laurens)

Spartanburg

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 1052 29304
803/594-8215
(Branch of Columbia)
Hd: Harry L. Shinn, Jr.

THE PALMETTO BANK
P.O. Box 5067 29304
803/585-1376
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 5707 29304
800/922-7400
(Branch of Columbia)
Mgr,PersTr: Barry M. Carter, VP&TO

Sumter

THE NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1798 29151
803/778-8215 Tr$145 Mil
DeptMgr: C. D. Lipscombe, Jr., SrVP
EmplBen: R. S. Price, VP&TO
Admin: Catherine K. Gardner, TO
Tropers: Vivian Kelley, Supv
Admin: Claudette Jackson, AdmAsst
Dale Justice, AdmAsst

SOUTH DAKOTA

Aberdeen

FARMERS & MERCHANTS BANK AND TRUST
P.O. Box 1210 57401
605/225-5611 Tr$19 Mil
Hd: Thomas Appletoff
TrOpers: Naomi Benson
TDP: Cassie Backman

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
North Division
P.O. Box 1000 57401
605/225-9400
(Branch of Sioux Falls)
Hd: Charles Habhab, VP
Kay DeYoung, TrAdm

NORWEST BANK SOUTH DAKOTA, N.A.
204 S. First St., P.O. Box 849 57401
605/226-1116
(Branch of Sioux Falls)
Hd: D. Tonsager, VP
Jay Beasley, TO

Belle Fourche

PIONEER BANK & TRUST
P.O. Box 729 57717
605/892-2536 Tr$15 Mil
Hd: Jeb H. Clarkson, VP
TrInv,Nb: S. M. Clarkson, ExecVP
TrOpers,TDP: Mary Kay Budmayr

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-9499 Tr$36.7 Mil
Hd: Robert Leibrich, TO
TrOpers: Darla Lentsch
PersTr: Dave Lemkuhl
PropMgr: Paul Donohue

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-6444 Tr$25.0 Mil
Hd: Jim Laird, TO

NORWEST BANK SOUTH DAKOTA, N.A.
P.O. Box 2138 57350
605/352-8631
Hd: Michael Turnwall, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 1366 57301
605/996-7755 Tr$76 Mil
Hd: David L. Margheim, VP&TO
PersTr: Karen Roth, TO
TrOpers: Lillian Munce, TrAdm

★Pierre

BANKWEST, INC.
P.O. Box 998 57501
605/224-7391 Tr$39 Mil
Hd: Bruce O. Ley
PersTr: Craig De Jager
TrOpers: Bette Jo Willingham

Rapid City

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
(Branch of Sioux Falls)
Hd: John M. Dunleavy, VP&TO
PersTr: Walt Anderson, TO
Sandy Hennen, TO

NORWEST BANK SOUTH DAKOTA, N.A.
825 St. Joseph St., P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Gary Gunderson, TO
PersTr,Nb: Shirley Coulter, TO

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$745 Mil
(Branches in Aberdeen & Rapid City)
Hd: Thomas J. Flynn, SrVP
CorpTr,EmplBen: Timothy E. Hamel, VP&TO
TrInv: Dennis D. Holzwarth, VP&TrInvO
TrOpers: Mary Jo Curtain, AsstVP&TO
PersTr: Dennis Daugaard, VP

FIRST INTERSTATE BANK OF SOUTH DAKOTA, N.A.
P.O. Box 1348 57101
605/335-4001 Tr$102 Mil
Hd,TrInv: David G. Hottmann, SrVP&TO
PersTr,CorpTr: Linda Mickalowski, VP&TO
EmplBen: Paula Staudenmier, TrAsst
TrOpers: Sherri Miller, TO
Nb: Steve Warwick, VP&TO
TrOpers,TDP: Byron Johnson, TrAsst

THE FIRST NATIONAL BANK
100 S. Phillips Ave., P.O. Drawer 1186 57117
605/335-5180 Tr$400 Mil
Hd: Robert Weeks, SrVP&TO
PersTr: C. B. Hines, VP&TO
Nancy Wahlstrom, AsstVP&TO
Andrea Kuehn, AsstVP&TO
Nb: John Rozell, VP
TrInv: M. C. Peterson, VP&TO
Peggy Dant, AsstVP&TO
TrOpers: Carol Rysavy, AsstVP&TO
CorpTr: T. J. Bernhard, VP&TO
F. Bert Olson, VP&TO

NORWEST BANK SOUTH DAKOTA, N.A.
101 N. Philips Ave., P.O. Box 1953 57117
605/339-7400 Tr$453 Mil
(Branches in Aberdeen, Rapid City, Watertown, SD & Marshall, MN)
Hd: Dennis Hoffman, SrVP
PersTr,Nb: L. D. Andrews, VP
PersTr: Alvin J. Meyer, AsstVP
CorpTr,Nb: Dan Johnston, AsstVP
EmplBen: Jon Olen, AsstVP
Michael Kulas, TO
TrOpers: Charlotte Rodway, VP
TrInv: Nancy Erickson, AsstVP&IO
Nb: Pierce McDowell, III, TO

VALLEY NATIONAL BANK OF SIOUX FALLS
P.O. Box 789 57117-0789
605/336-0830 Tr$9 Mil
Hd: Julie D. Ehret, TO
Steve Johnson, AsstTO

WESTERN BANK
100 N. Phillips Ave. 57102
605/335-5405 Tr$38 Mil
Hd: Mark S. Sivertson, VP&TO
EmplBen: Gloria Wuertz, TrAdm
TrOpers: Jane Hass, TrAcctn

Vermillion

FIRST DAKOTA NATIONAL BANK
111 Court St. 57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 877 57201
605/886-8401 Tr$9 Mil
Hd: Richard Neal, AsstVP&TO

FIRST INTERSTATE BANK
P.O. Box 1624 57201
605/882-2300
(Branch of Sioux Falls)
Terry Peterson, VP&TO

NORWEST SOUTH DAKOTA, N.A.
20 N. Maple St., P.O. Box 550 57201
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Dale V. Christensen, VP

Webster

SECURITY BANK & TRUST CO.
P.O. Box 596 57274
605/345-3306 Tr$5 Mil
Hd: Cynthia Kulesa, TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$7 Mil
Hd: Allan Larson, CO&TO
Richard Nelson, TO
James J. Jones, TO

Yankton

FIRST DAKOTA NATIONAL BANK
225 Cedar 57078
605/665-7432 Tr$30 Mil
(Branch in Vermillion)
Hd,PersTr,Nb: Gregory K. Blow, VP&SrTO
CorpTr,TrOpers: Martha Beran
TrInv: Jack McMannama
EmplBen: Sue Stoll

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
2 Park Ave. 37303
615/745-0261
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$60.6 Mil
Hd,PersTr,TrInv,Nb: Michael L. Bevins, SrVP&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers:
Sheila Sterling, AsstVP&TO
Lisa Beal, TO
TrOpers: Teresa M. Thompson

Bolivar

HARDEMAN COUNTY BANK
809 W. Market, P.O. Box 309 38008
901/658-5219 Tr/u$1 Mil
Hd: Terry Lax, TO

TENNESSEE (Cont'd)

Bristol

FIRST AMERICAN TRUST CO., N.A.
Volunteer & State Sts., P.O. Box 368 37620
615/652-8552
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 438 37620
615/968-2691
Hd: Suzanne T. Donaldson, VP&Mgr
PersTrAdmin: Claudette Sanders, VP

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-6062
(Member First Virginia Banks, Inc.)
Hd: L. C. Nicely, FVP&TO

Brownsville

BROWNSVILLE BANK
111 S. Washington St. 38012
901/772-1201 Tr$15 Mil
Hd: Dewey Jones, SrVP
Robert Bond, AsstVP&AsstTO

THE FIRST STATE BANK
6 N. Washington, P.O. Drawer 929 38012
901/772-1642
Hd: Bob Moses, SrVP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3722 Tr$2.1 Bil
Hd: Justin G. Ferguson, ExecVP
PersTr,EmplBen: Robert C. Klose, SrVP
CorpTr: Peter T. Cooper, SrVP
TrInv,ComTrF: Andrew J. Muldoon, SrVP
TrOpers,TDP: Rick Chesnutt, VP
Nb: James A. Woods, VP

FIRST TENNESSEE BANK, NA
165 Madison Ave. 38101
901/523-4534 Tr$1.983 Bil
Hd: Kelton Morris, ExecVP&TO
PersTr: Wayne Marsh, SrVP&TO
CorpTr: Yvonne Watson, SrVP&TO
TrInv,ComTrF: William Pollett, Pres
EmplBen: Deborah McDonald, SrVP&TO
TrOpers: David M. Taylor, VP
Nb: Charles Gilliland, VP&TO

PIONEER BANK
801 Broad St., P.O. Box 1527 37402
615/755-0300 Tr$180 Mil
Hd: Ralph M. West, ExecVP&TO
PersTr: R. Larson Mick, VP&TO
L. Thomas Sliger, VP&TO

SOVRAN BANK
633 Chestnut St. 37450
615/756-6639 Tr$150 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, ExecVP&TO
EmplBen: Edward N. Taliaferro, VP&TO
TrOpers: Karen B. Moore, CTO

Clarksville

DOMINION TRUST COMPANY OF TENNESSEE
150 4th Ave. North 37219
615/251-9416
(Branch of Nashville)
Charles J. Vacca, Pres&CEO

FIRST AMERICAN TRUST CO.
128 N. Second St., P.O. Box 508 37041
615/552-6444 Tr$28 Mil
Hd: Don C. Birdwell, VP&TO

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 4170 37320-4170
615/472-3261 Tr$51.6 Mil
Hd: R. H. Robbins, SrVP&TO
TrOpers: Fay McSpadden, AsstVP

MERCHANTS BANK
P.O. Box 1149 37364
615/479-4151 Tr$2 Mil
Hd: James Dixon, Chm&Pres

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38402
615/388-3145 Tr$65.287 Mil
Hd,TrOpers: Roy A. Hamilton, Jr., ChFC,VP&SrTO
PersTr: William L. Massey, Jr., VP&TO
CorpTr,EmplBen: Roseann Williams, VP&TO
TrInv,Nb: Roy A. Hamilton, Jr., VP&SrTO

Dickson

DOMINION TRUST COMPANY OF TENNESSEE
(Formerly First National Bank)
719 E. College St., P.O. Box 666 37055
615/446-5151

Dresden

WEAKLEY COUNTY BANK
Church St., P.O. Box 169 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
Jennifer R. Reavis

Dyersburg

FIRST CITIZENS NATIONAL BANK
First Citizens Place 38024
901/285-4410 Tr$109 Mil
Hd: James L. Surface, VP&SrTO
PersTr: Sue Carolyn Akins, VP&TO
TrInv: Kenneth S. Coleman, VP&IO
EmplBen,Nb: Robert J. Higgins, VP&TrMktgO
TrOpers: Jennie Allen, AsstVP&TOpO

FIRST TENNESSEE BANK, NATIONAL ASSOCIATION
P.O. Box 990 38025-0990
901/286-1500 Tr$2 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr$3 Mil
Hd: Sam LaPorte, TO
Mrs. Marie McNeely, AsstTO

Fayetteville

DOMINION TRUST COMPANY OF TENNESSEE
220 E. College St., P.O. Box A 37334
615/433-6141 Tr$7.5 Mil
(Branch of Nashville)
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$2 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/851-5200 Tr$4 Mil
Hd: Catherine H. McGee, TO

Greeneville

GREENE COUNTY BANK
P.O. Box 1120 37744-1120
615/639-5111
Hd: Stan Puckett, Pres

SOVRAN BANK GREENEVILLE
P.O. Box 1390 37744
615/639-2181 Tr$4 Mil
(Affiliate of Nashville)
Hd: Marilyn Grigsby, AsstVP&TO

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, AsstVP&TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$2.1 Mil
PersTr,CorpTr,ComTrF: Bertie Warbritton, TO
J. M. Therrell
John W. Clement
Larry Harris

Jackson

FIRST AMERICAN TRUST CO., N.A.
Main & Highland Sts.
P.O. Box 309 38302
901/422-9745 Tr$40 Mil
Hd: J. H. Scott, VP&RegMgr
PersTr: Charles R. Harrison, AsstVP
Marguerite Holder, VP
SS: Brenda Jones

JACKSON NATIONAL BANK
P.O. Box 549 38302
901/422-9257 Tr$38.9 Mil
Hd,TrInv,EmplBen,Nb: James C. Scott, ExecVP&SrTO
PersTr: Janis Kimsey, TO
CorpTr: Patricia Collins, AsstTO
TrOpers,TDP: Deborah Isbell, VP&TOpO

UNION PLANTERS NATIONAL BANK
P.O. Box 189 38302
901/422-9615
(Branch of Memphis)
Martha Peddy, AsstVP

Johnson City

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1998 37601
615/282-7640
(Branch of Kingsport)
Donald W. Socrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 3007 CRS 37602
615/461-1230
Mgr: Suzanne T. Donaldson, VP
PersTrAdmin: Claudette Sanders, VP

HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37605
615/461-1000 Tr$101 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, TO
TrOpers: Jane Smith, VP&TO
Nb: Betsy L. Shaw, AsstVP

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF UPPER EAST TENNESSEE
2112 N. Roan St., P.O. Box 1557 37605
615/282-6311Tr$51 Mil
Hd: James G. Burleson, VP&SrTO
PersTr: Adam B. Crouch, AsstVP&TO
TrOpers: Barbara N. Reedy, TO

SOVRAN BANK/TRI-CITIES
P.O. Box 1818 37605
615/929-3138
(Affiliate of Nashville)
Marilyn Grigsby, AsstVP&TO

Kingsport

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1981 37662
615/229-0283 Tr$180 Mil
(Branches in Bristol & Johnson City. Affiliate of Nashville)
RegMgr: Donald W. Secrest, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 239 37662
615/246-9311
Mgr: Suzanne T. Donaldson, VP
PersTr,Admin: Claudette Sanders, VP

Knoxville

FIRST AMERICAN TRUST CO.
P.O. Box 511 37901
615/521-5177 Tr$400 Mil
Michael J. Brink, VP&RegMgr
EmplBen: Cherry Whitaker, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 280 37995-0280
615/971-2100
PersTr: Ralph Davidson
CorpTr: Richard Tippens
TrInv: John Miller

THIRD NATIONAL BANK IN KNOXVILLE
37997-6000
615/544-2416 Tr$300 Mil
Hd,Nb: Earl W. Hagler, SrTO
PersTr,EstSttlmt: Tommie N. Fennell, TO
Emby Staub, PTA
EmplBen: Gail Loftis, TO
Nb: A. H. Thompson, VP&TO

THE TRUST COMPANY
P.O. Box 789 37901-0789
615/971-1902 Tr$93 Mil
Hd: Sharon J. Miller, Pres
CorpTr: Vickie S. Ledford
EmplBen: Stephen C. Arnett, VP&TO
TrOpers: Debra Ralls, CPA

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37901
615/521-3952 Tr$750 Mil
Hd: Robert Killefer, SrVP
PersTr: David Moore, VP&TO
Bette Bacon, VP&TO
TrInv: Gary Hoemann, VP
EmplBen: Randy Miller, SrVP&TO
TrOpers: Darlene Chapman, TO
Nb: Jim Baugh, SrVP

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SOVRAN BANK
101 W. Commerce St., P.O. Box 2428 37091
615/359-1515 Tr/u$1 Mil
Hd: Vivian H. Clift, SrVP&TO

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$20.556 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK TRUST DEPT.
200 E. Main St. 37110
615/473-4402
Hd: James E. Grisom, SrVP&TO
Mrs. Eva Sue Bouldin, AsstVP&AsstTO

Memphis

BOATMEN'S BANK OF TENNESSEE
6060 Poplar, Ste. 276 38119
901/762-6245
Hd: Sharon Hammer, SrVP&SrTO
EmplBen: Tracey H. Bravos, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 84 38101
901/523-4530 Tr$2.335 Bil
Hd: E. Kelton Morris, ExecVP
PersTr: Wayne C. Marsh, SrVP
CorpTrSvcs: Yvonne Watson, SrVP
TrInv,ComTrF: William V. Pruett, Adv
EmplBen: Deborah McDonald, SrVP
TrOpers: David Taylor, VP
CorpTr: C. Douglas Kelso, III, SrVP
TrNb,Sls: Charles Gilliland, SrVP
TrSecur: Louis Bellaflores, SrVP

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3208 Tr$455 Mil
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PersTr: Fletcher Haaga, FVP&TO
CorpTr: Ray Honeycutt, AsstVP&TO
TDP: Robert Garmon, VP
TrInv,ComTrF: Commerce Capital Mgmt. Inc.
EmplBen: Dianne Shockley, FVP&TO
Nb: Paul Calame, SrVP&TO
TrOpers: Vickie Devezin, AsstVP

SOVRAN BANK
P.O. Box 1503 38101
901/458-8016
(Affiliate of Nashville)
Judy Rutherford, AsstVP

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/523-6200 Tr$419.7 Mil
(Branch in Jackson)
Hd: John W. Black, ExecVP
PersTr,CorpTr: E. James House, Jr., SrVP
TrInv: P. Thomas Dorian, SrVP
RE: Harry Baker, AsstVP
TrAuto: Jere Pierce, VP
TrOpers: Gary Carlton, AsstVP
Nb: Mike Gates, VP

Morristown

THIRD NATIONAL BANK IN HAMBLEN COUNTY
P.O. Box 1047 37816-1047
615/586-2242 Tr$25 Mil
Hd: Timothy D. Coley, VP&TO

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Murfreesboro

MID-SOUTH BANK & TRUST CO.
a SunTrust Bank
P.O. Box 100 37133-0100
615/849-7000 Tr$52 Mil
Hd: David W. Hopper, SrVP&TO
EmplBen: William S. Jones, AsstVP
TrOpers: Linda Bucy, TO

Nashville

CITIZENS SAVINGS BANK & TRUST
401 Charlotte Ave. 37219
615/256-6193
Hd: Donna Dalton
Deborah Scott-Ensley

DOMINION TRUST COMPANY OF TENNESSEE
Dominion Tower
150 4th Ave. N. 37219
615/251-9416 Tr$217 Mil
(Trust Affiliate of Dominion Bankshares Corporation, Roanoke, VA)
PersTr,Nb: Charles J. Vacca, Pres&CEO
EmplBen: Charles D. Houston, SrVP
PersTr: Gail Smith Bradford, VP
TrInv: Russell L. Robinson, VP
CorpTr: Sue D. Pittman, VP
TDP: Rhonda D. Crockett, TO

FIRST AMERICAN TRUST COMPANY, N.A.
400 First American Center 37237-0403
615/748-2350 Tr$3.4 Bil
(Trust affiliate of First American Corp. Trust Offices in Bristol, Jackson, Johnson City, Kingsport, Knoxville, Memphis & Nashville)
James D. Catington, Jr., Pres&CEO
Ronald M. Holt, ExecVP&TrMgr
PersTrDivHd: Richard W. Heiden, SrVP
EmplBen: Bryan Fay, VP
TrOpers: Marlene Carson, VP
TrCoun: Jim Roscoe, SrVP
InvMgtHd: Charles H. Robinson
Nb: Rob Blagojevich, VP
Cont: Thomas M. Cripps, Jr., AsstVP

SOVRAN BANK/CENTRAL SOUTH
One Commerce Place 37219
615/749-3770 Tr$1.557 Bil
(Offices in Chattanooga, Greeneville & Memphis)
Hd,CorpTr: J. E. Krueger, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
TrInv: Blaine Reeve, SrVP
CorpTr,Adm: P. Williams, SrVP
EmplBen: Richard Dickerson, SrVP
TrOpers: Debbie May, VP

THIRD NATIONAL BANK IN NASHVILLE
P.O. Box 305119 37230-5110
615/748-4246 Tr$1.5 Bil
(Affiliate, Third National Bank in Knoxville)
Hd: Donald W. Thurmond, ExecVP
TrAdmin: Alden Smith, Jr., FVP
PersNb: Joseph K. Presley, SrVP&TO
PersTr: Leonard N. Wood, SrVP&TO
CorpTr: William Keith Keisling, VP&TO
TrInv: Parker Thomas, FVP
EmplBen: Richard Moser, SrVP
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, VP&REO
Tax: Brad Dunlavy, TO
EstSettlmt: Paula G. Brown, AsstVP&TO

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$2 Mil
Hd: Lorene West, TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-6511 Tr$2.5 Mil
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

TENNESSEE (Cont'd)

Sevierville

THIRD NATIONAL BANK OF KNOXVILLE
700 Hill Ave. 37997-6000
615/544-2154 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO
PersTr: Tom Fennell
EmplBen: Gail Loftis
Tony Thompson, TO

Shelbyville

FIRST AMERICAN BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Scott McDonald, Pres&TO
PersTr: Pam Dickens, AsstTO

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$9 Mil
Hd: J. H. Caperton, Jr., SrVP-TrInv
TrOpers: Peggy F. Orrell, AsstTO

Sparta

DOMINION TRUST COMPANY OF TENNESSEE
P.O. Box 360 38583
615/738-9500
(Branch of Nashville)
George T. Elrod, TO&Mgr

Springfield

DOMINION TRUST COMPANY OF TENNESSEE
2127 Memorial Blvd., P.O. Box 608 37122
615/384-3541
(Branch of Nashville)
Ruth Baggett, TO&Mgr

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: Dorothy Jones, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 W. Lincoln St., P.O. Box 1030 37388
615/455-0026 Tr/u$1.0 Mil
Hd: George Vibbert, Jr., Pres
PersTr,TrInv: Franklin Vaughn, TO
EmplBen: Nina Hammond

THE TRADERS NATIONAL BANK
P.O. Box 1000 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb:
Bennie R. Garrick, Pres

Union City

SOVRAN BANK/UNION CITY
P.O. Box 370 38261
901/885-2330 Tr$20.4 Mil
Hd: John H. Pylant, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

TEXAS

Abilene

FIRST NATIONAL BANK
P.O. Box 701 79604
915/675-7000 Tr$240 Mil
Hd: William M. Armer, ExecVP&SrTO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
Dick Veigel, AsstVP&TO
Kirk Thaxton, VP
TrInv: Susan Stalcup, SrVP&TO
Ann Jungmeyer, AsstIO
EmplBen: Michael Kinard, SrVP&TO
Jake Herndon, TO
TrOpers: Wanda Richard, VP&TO
Sydnye Moore, AsstTO
Prop: Dale Cartee, VP&TO
Travis McClure, TO

FIRST STATE BANK, N.A.
P.O. Box 3296 79604
915/677-5550
Carolyn True, AsstVP&TO

NCNB
City Trust Office
500 Chestnut St., P.O. Box 1251 79604
915/675-7679
CityTrMgr: Don G. Onstott, VP

Alice

ALICE NATIONAL BANK
601 E. Main, P.O. Box 1790 78333
512/668-2447 Tr$24.576 Mil
Hd,PersTr,TrInv,Nb: Michael H. Shapiro, SrVP&TrDivMgr
EmplBen,TrOpers,TDP: Steven Osterloh, AsstVP&TO

FIRST CITY BANK OF ALICE
P.O. Box 571 78332
512/664-0931 Tr$1.5 Mil
TrOpers: David Silva

Alvin

ALVIN STATE BANK
P.O. Box 232 77512-0232
713/331-6411 Tr$6.5 Mil
Hd: Tom Blakeney, Jr., Pres&TO
Sarah Huggins, AsstTO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$347 Mil
Hd,Nb,CorpTr: W. L. Dickey, SrVP&SrTO
PersTr: David Byrd, VP&TO
EmplBen: Susan L. Powers, VP&TO
TrInv: Curtis Ballard, TrInvO
Farm/Ranch: Bill Synder, VP
TrOpers: Becky Douglass, AsstVP&TOpO
ComTrF: Dennis Spear, VP&TrInvO

FIRST NATIONAL BANK
Trust Dept.
P.O. Box 1331 79180
806/378-1900 Tr$518 Mil
Hd: Jack E. Little, SrVP&TO
PersTr,Nb: Craig Evetts, VP&SrTO
PersTr: Gary Rider, VP&TO
Penny Hale, VP&TO
Johnny Crowley, TO
Leslie Kincaid, AdmAsst
Prob: Ron Miller, TO
TrInv: George Cason, VP&TrInvO
Paul Boston, TrInvO
CorpTr,EmplBen: Fred Hancock, VP&SrTO
Nancy Ward, VP&TO
Kurt King, TO
ComTrF: Elaine Dollar, AdmAsst
TrOpers,TDP: Larry Roth, VP&TO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, VP&TO

TEAM BANK/AMARILLO
P.O. Box 231 79105
806/378-3147 Tr$100 Mil
TrInv,ComTrF,EmplBen,Nb:
Herman O. Shirly, SrVP&TO/TrMgr
Admin: Celia Waldrop, TO
Terry Wright, FM

Arlington

FIRST CITY, TEXAS-ARLINGTON
201 E. Abram, P.O. Box 325 76010
817/588-0196 Tr$80 Mil
Hd,PersTr,Est: James W. Rush, II, SrVP&TO
TrOpers: Suzanne Schoolcraft, TOpO
EmplBen: Phillip Powers, TO

TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76004
817/469-3239 Tr$281 Mil
Hd: Daniel W. Klein, ExecVP&TO
PersTr: William D. Huhn, VP&TO
Ronald L. Vargo, VP&TO
EmplBen,TrInv: Harry L. Bartay, SrVP&TO
EmplBen: Carol E. Spears, VP&TO
TrOpers: Del Marie Murphy, TO
Nb: Linda Graham, PTO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: J. M. Hickman, III, Pres&TO
Marvin Vahlenkamp, VP

Athens

FIRST STATE BANK OF ATHENS
P.O. Box 471 75751
214/675-5165
Hd: W. M. Key, Pres
Betty McClure, VP&TO

★Austin

AMERITRUST TEXAS, N.A.
Austin Location
P.O. Box 149036 78714-9036
512/480-3138 Tr$61 Mil
Hd: Peterson Foster, ExecVP
Nb,PersTr: Helen Cochran, SrVP
CorpTr: Robert Patterson, VP
TrInv: Tim Burns, AsstVP
EmplBen: Fred Hamilton, SrVP
TrOpers: Sheryl Perkins, VP

BANK ONE, TEXAS, N.A.
221 W. 6th St., P.O. Box 2266 78701
512/479-5120
Mgr: Joe Benson, SrVP
Nancy Sosa, Sec
Nancy Stallcup, Opers
CorpTr: Einer Juul, VP
EmplBen: Susan Fagan, AsstVP

AUSTIN TRUST COMPANY
100 Congress Ave., Ste. 790 78701
PersTr,Mktg: William J. Hudspeth, Jr., Chm&CEO
EmplBen: Pat H. Robertson, Pres
PersTr: Shari M. Scholten, SrVP
Opers: Edward O. Gaylord, ChOpersO
Christine I. Tway, VP

FIRST CITY, TEXAS-AUSTIN
P.O. Box 2127 78768
512/473-4800 Tr$350 Mil
Hd: Sherry McGillicuddy, ExecVP&TO
PersTr: Julie King, VP&TO
CorpTr: Whitney Gethmann
TrInv: Pamela Krueger, VP&TO
EmplBen: David Fisher, VP&TO
TrOpers: Gayle Gagnon, AsstVP
Nb: Jerry D. Shook, SrVP&TO

NCNB
Regional Trust Office
501 Congress Ave., P.O. Box 908 78781
512/397-2588
PTRegTrMgr: Anne S. Glanz, SrVP
CorpTr: Hugh W. Clarke, AsstVP
EmplBen: Jay R. Roberts, VP
Corp,Nb: Brad H. Robb, VP
TrInv: Joe Y. Smreker, SrVP

TEXAS COMMERCE BANK-AUSTIN
P.O. Box 550 78789
512/479-2628 Tr$304 Mil
Hd: John W. Kesner, ExecVP&SrTO
PersTr: Larry Miller, SrVP
EmplBen: Michael G. Vaughan, SrVP
TrInv: Cliff Strieber, SrVP
TrOpers: Linda Wilkins, VP
TrAssts: Harold Montgomery, VP
Nb: Judith Miller, AsstVP
Ernie Frerking, VP

Bay City

BAY CITY BANK & TRUST CO.
P.O. Box 471 77404-0471
409/245-5781 Tr/u$1 Mil
Hd: Kent Mayfield, Pres
TrInv: Kenneth Kruppa, TO

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
1300 Rollingbrook 77521
713/427-5771 Tr$40 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Donna Lyons, TO
Rick Trout, TO

Beaumont

FIRST CITY, TEXAS-BEAUMONT, N.A.
505 Orleans, P.O. Box 3391 77704
409/838-9281 Tr$397 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, SrVP&TO
CorpTr: Bill R. Davis, TO
TrInv: Joe J. Fisher, SrIO
EmplBen: C. F. King, VP&TO
TrOpers: Rachael Garza, VP&TO
Nb: Pam Parish, VP&TO

TEXAS COMMERCE BANK-BEAUMONT NatAssn
P.O. Box 2751 77704
409/838-0234 Tr$157 Mil
Hd: David Whitlock, SrVP&SrTO
PersTr: Eugene McGown, VP&TO
EmplBen: Don McCracken, VP&TO
TrOpers: Barbara Keown, AsstVP
RE/MinSvcs: Suzanne Finley, VP&TO

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78104
512/358-3612 Tr$50 Mil
Hd: Tom Kincaid, VP&TO
Rita Callicott, TrSec

Booker

FIRST NATIONAL BANK-BOOKER DIVISION
115 S. Main 79005
806/658-4551
(Branch of Perryton)

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79008-3238
806/274-6361
Hd: Jack L. King, Pres

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u$1 Mil
Lewis A. Jordon, Pres&TO
W. Wendell Franke, SrVP&AsstTO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u$1 Mil
Hd: Mike Rogers, VP&TO

Brenham

WASHINGTON COUNTY STATE BANK
P.O. Box 729 77833
409/836-6181 Tr$7
Hd: H. Keith Presson, SrVP&TO

Brownfield

BROWNFIELD STATE BANK
P.O. Box 1112 79316
806/637-7626 Tr$60 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, VP&TO
Charlcia Hunter, AsstTO

Brownsville

MBANK BROWNSVILLE N.A.
835 E. Levee St. 78520
512/548-6267 Tr$78 Mil
Hd,TrInv: Daniel K. Pierce, SrVP&TO
PersTr: Sharon Pittman, VP&TO
Sec: Barbara Moore
TrOpers: Beverly Derby
AdminAsst: Frances Zapata

TEXAS COMMERCE BANK-RIO GRANDE VALLEY-BROWNSVILLE N.A.
P.O. Box 2179 78520-2179
512/546-6823 Tr$79 Mil
Hd: G. Thomas Collins, VP&TO
TrOpers: Delia Strader, AsstVP&TO
Nb: Betty Payan, AsstVP&Int'ITO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: Richard Sharpe, Pres&CEO

TEXAS BANK
400 Fisk, P.O. Box 1429 76804
Hd: Deborah Ellis, VP&TO

Bryan

FIRST AMERICAN BANK
P.O. Drawer 1033 77805
409/268-7575 Tr$40 Mil
Hd: Fain McDougal, TO
PersTr: John Vines
EmplBen: Julie M. Porter

FIRST CITY, TEXAS-BRYAN, N.A.
P.O. Drawer 913 77805
409/776-5402 Tr$100 Mil
Hd: James W. Stegall, ExecVP&SrTO
PersTr: Pat Batten, TO
Lori Eike, AsstTO
EmplBen,PersTr: Roger Ables, VP&TO
TrInv: Dean Dyer, SrVP&TO
TrOpers: Gerry Chandler, VP&TO

THE FIRST NATIONAL BANK
P.O. Box 833 77805
409/779-1111 Tr$18 Mil
Travis B. Bryan, ChmBd&TO
Kenneth Loke, TO
Terri Moore, AsstTO
Joyce Jones, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr$11.5 Mil
Hd: William E. Kelm, SrTO
TrInv,ComTrF,Admin: Harrison M. Lanham, TO
TrOpers: Mary K. Story, AsstTO

FIRST NATIONAL BANK IN CAMERON
102 N. Houston St., P.O. Box 835 76520
817/697-6461 Tr$13 Mil
Hd: Mike Zajicek

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606 Tr$3.583 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Milton Payne, Chm&CEO
Jim Payne, VCOB&TO
TDP: Becky Wiggins, AsstTO

Childress

FIRST BANK AND TRUST OF CHILDRESS
P.O. Box 1090 79201
817/937-3611
Hd: Larry R. Johnson, Pres&CEO
Robert Proctor, Jr., ExecVP
Jay Morris, VP

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: Bronnie McNabb, Jr., Pres
Joe Lovell, SrVP&TO

Coleman

COLEMAN COUNTY STATE BANK
P.O. Box 940 76834
915/625-2172
Hd: Ben Scott, Pres

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$7.15 Mil
Hd: Bobby L. Lemons

Copperas Cove

NATIONAL BANK
408 S. Main, P.O. Box 550 76522
817/547-7521
Hd: David Barnhard, Pres

Corpus Christi

AMERITRUST TEXAS, N.A.
(Corpus Christi Location)
P.O. Box 900 78403
512/880-6950 Tr$168 Mil
Hd: Roger Powell, ExecVP
TrInv: Gary Stalcup, VP
PersTr: Don Kingsbury, SrVP
RE,FM&Ranch: Jerry Dittmar, AsstVP
EmplBen: Lynne Shannon, VP
Est: Day Manley, VP
Nb: Kendrick Herring, VP

CITIZENS STATE BANK
P.O. Box 9923 78469
512/887-5900 Tr$112 Mil
Hd,TrInv,ComTrF: Carol L. Bailey, SrVP&SrTO
PersTr: Ed Pfeil, VP&TO
Ann Wright Johnston, AsstVP&TO
Diane Miller, AdTO
EmplBen: Marci Greene, VP&TO
D. Morris Wilder, AsstVP&TO
TrOpers,TDP: Don Haerry, VP&TO

TEXAS (Cont'd)

Corpus Christi (Cont'd)

FIRST CITY, TEXAS-CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$160 Mil
Hd,CorpTr: Roger L. Garrison, ExecVP&ExecTO
PersTr,Prob: Charles Johnson, VP&TO
Debra Tamez, TO
TrInv: Charles A. Linn, SrVP&TrInvO
TrRE: Elma Ramos, TO
EmplBen: David S. Brannon, SrVP&SrTO

FROST NATIONAL BANK-PARKDALE CENTER
P.O. 6409 78466-6409
512/994-3752 Tr$30 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
EmplBen: Virginia Kliene, AsstVP&TO

THE INTERNATIONAL BANK
P.O. Box 4956 78469
512/888-4451 Tr$8 Mil
Hd: Gwen O'Brien, VP
TrOpers: Deborah [illegible]stes, AsstTO

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$155 Mil
Hd: Neal Powers, III, ExecVP&SrTO
TrInv: Robert L. Gross, ExecVP&SrTrInvO
EmplBen: Michael T. Albright, VP&TO
TrOpers: Mrs. Janice Crocker

Corsicana

BANK ONE, TEXAS N.A.
P.O. Box 761 75151
214/874-5661
Hd: Sherry L. Gullatt, TO

NCNB
City Trust Office
100 N. Main, P.O. Box 613 75151
214/654-3252
CityTrMgr: B. Lynn Sanders, III, SrVP

Dallas

AMERITRUST TEXAS, N.A.
Headquarters
1201 Elm St., P.O. Box 2320 75221-2320
214/712-3282
(Trust Services locations in Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Preston/N. Dallas, San Antonio, Sherman, Waco and Wichita Falls)
Hd: Eugene E. Weber, Chm&CEO
Mktg&Sls: Lonnie L. Parr, ExecVP
GenCounsel: Edward J. Tognetti, SrVP&CorpSec
TrOpers: Randal L. Ripple SrVP
Audit/Compliance: Richard Warren, FVP

AMERITRUST TEXAS, N.A.
(Dallas Location)
P.O. Box 2320 75221-2320
214/712-3285 Tr$1.447 Bil
Hd: James D. Kemp, Pres
PersSvcs: George M. Dreher, SrVP
EmplBen: Frank B. Dunlap, SrVP
DebtAdmin: John W. Rupley, SrVP
TrOpers: Randal L. Ripple, SrVP
PersNb: Kent Bicknell
EmplBenNb: Mark Kappes, VP
Duane Cunningham, VP
Glenn Able, VP
DebtAdminNb: Gregory M. Hasty, VP
Joe Arias, Jr., VP
CorpEquity: Tom R. Garcia, VP

AMERITRUST TEXAS, N.A.
(Preston Location)
8115 Preston Rd., Ste.250, LB 4 75225
214/361-3700 Tr$150 Mil
Hd: Carolyn S. Pugsley, FVP
Est: Ron K. Gayle, VP
Nb: Kent Bicknell, VP

BANK ONE, TEXAS N.A.
1717 Main St., P.O. Box 655415 75265-5415
214/290-2500
Richard M. Hart, Chm
Garrett H. Jamison, SrVP&Mgr
PersTr: Walter Taylor, VP
George Kellner, VP
Pat Ware, AsstVP
Greg Stratton, AdmAsst
Mary Honea, Sec
Debra Kmak, Sec
EmplBen: Debra Rash, VP
Paula Czapko, VP
Patrick Horne, EBSpec
TrSls: Nathan Finke, VP
Marilyn Kendzior, VP
Leslie Moran, VP
Dick Rutherford, VP
Bonnie Miller, AsstVP
Jill Kopel, Sec
TrOpers: Jim Kemp, VP
Marina Gavin, TO&Coord
Liz Galindo, OpersTech
Sheila Griffin, Oil&GasSpec
TrInv: Ed Cowart, SrVP&CIO
Toni Shattuck, InvSpec
CorpTr: Lynn McCullough, VP

BANK ONE, TEXAS, N.A.
Preston Location
8111 Preston Rd., P.O. Box 12000 75225

BROWN BROTHERS HARRIMAN TRUST COMPANY OF TEXAS
4900 Trammell Crow Center, 2001 Ross Ave. 75201
214/979-0034
(Affiliate of Brown Brothers Harriman & Co., New York, NY)
Hd: Robert G. McKenzie

COMERICA BANK-TEXAS
1909 Woodall Rogers 75201
214/841-1373 Tr$48 Mil
Hd,Nb: Frederick A. Meier, VP

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/979-2001 Tr$77 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
Charlene Anderson, VP
TrOpers: Linda Kuehl, AsstVP

FIRST CITY,TEXAS-DALLAS
First City Center
P.O. Box 661700 75266
214/939-8400 Tr$278 Mil
Hd: G. Blair Ferguson, ExecVP&SrTO
PersTr: Beverly Patrick, VP&TO
CorpTr: Reanne Barber, VP&TO
TrInv,ComTrF: Tony Boykin, VP&TO
EmplBen: Douglass Womack, SrVP&TO
TrOpers: Edwin Uy, VP/OpersMgr
Nb: Keith L. Griffitts, VP&TO

FIRST INTERSTATE BANK OF TEXAS, N.A.
1445 Ross Ave. 75202
214/740-1575 Tr$201 Mil
Hd: Rod Stell, ExecVP
RegMgr,TrInv: Howard M. Thurman, SrVP
PersTr,Est: David Bishop, VP&TrCoun
EmplBen: Joann Schaub, VP&TO
TrInv,CorpTr: Charles Holmes, VP&TO
TrInv: Roger P. Bell, SrVP&SrTrInvO
TrOpers: Larry Cleveland, VP&TO
Nb: Michael S. Nutter, VP,TO-TrMktg

HIBERNIA NATIONAL BANK
P.O. Box 2249 75221
214/969-6368 Tr$1.1 Bil
MgrTexas: James W. Byron, VP&TO
MgrDallas,PersTr: M. J. Trusty, VP&TO
EmplBen: Marvin J. Jaynes, VP&TO
CorpTr: L. J. Guillory, III, AsstVP&TO
BusDev: Richard L. Ray, VP

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214/508-1901 Tr$25 Bil (NCNB Corp)
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EmplBen: Robert M. Turner, SrVP
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TxMgr: J. Lanham Higginbotham, III, VP
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TrOpers: Richard A. Steele, ExecVP

NORTH DALLAS BANK & TRUST CO.
P.O. Box 679001 75367-9001
214/387-1300 Tr$88 Mil
Hd,PersTr,TrInv,ComTrF,Nb:
Dan Florence, SrVP&TO
PersTr: Kim Cheshier, TO
CorpTr,EmplBen: Bill Duff, SrVP&TO
EmplBen: Jo Ann Bartoll, TO
TrOpers: Aline Piper, AsstVP

NORTH PARK NATIONAL BANK
North Park Center, P.O. Box 12206 75225
214/890-5143 Tr$105 Mil
Hd: David A. Folz
PersTr: Carol Preston
EmplBen: Gary Worthy
TrOpers: Kitty Kuker
Nb: Lawrence Budner

TEAM BANK-DALLAS
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214/353-8272 Tr$160 Mil
Hd: Linda M. Salton, SrVP
PersTr: Eleanor A. Dotson, VP&TO
CorpTr: Phillip D. Gatlin, TO
EmplBen: Margaret A. Luba, AsstVP&TO
Nb: Steven T. Gold, VP

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Tr$199 Mil
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PersTr: David Stark, VP&TO
Janice Bruner, VP&TO
EmplBen: James T. Allen, SrVP
TrOpers: Del Marie Murphy, TO
EmplBen,Nb: Mary Steichen, VP

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13455 Noel Rd. 75240
214/960-7300 Tr$428 Mil
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PersTr,TrInv,ComTrF,EmplBen,TrOpers:
Cathy Edwards

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William J. Goodwin, Pres-Inv
Brad A. Carson, SrVP-TrDept
Roderick M. Riggins, VP-Nb
Ann S. Davis, AsstVP-Opers

Dawson

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P.O. Box 158 76639
817/578-1311 Tr$7 Mil
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PersTr: C. M. Newton, III, VP&AsstTO
ComTrF: Sherry Newton, VP

Del Rio

DEL RIO NATIONAL BANK
P.O. Box 4120 78841
512/775-7541 Tr$1 Mil
Hd: James E. Skahan, VP&TO

Denison

NCNB
City Trust Office
300 W. Main St., P.O. Box 339 75020
214/465-2131
CityTrMgr: Jane Ayres, SrVP

TEAM BANK/DENISON
P.O. Box 341 75020
214/465-3030 Tr$50 Mil
Hd: J. Brent Reed, VP&TO
TrOpers: Beverly Schulz, TO

Denton

FIRST STATE BANK OF DENTON
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817/381-7268 Tr$54 Mil
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PersTr: Melissa Lee
EmplBen: Cheryl Espenos
TrOpers: Karen Atchison
Est: Pat Courtney

Denver City

YOAKUM COUNTY STATE BANK
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806/592-2181 Tr$1 Mil
Hd: Ronald S. Simpson, Pres&TO

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
713/337-3565 Tr$16 Mil
Hd: John T. Creden, VChm&TO
TrAdmin: Barbara Liefert

El Campo

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409/543-3349
Hd: Guy F. Stovall, III, Pres&TO

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AMERITRUST TEXAS, N.A.
(El Paso Location)
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PersTr: Joseph N. Roth, SrVP
TrInv: David Brigham, VP
DebtAdmin: Grant G. Caldwell, VP
EmplBen: Christy J. Rhoads, VP
TrOpers: Hugo Echavarri, AsstVP
Nb: Patricia A. Sandford, AsstVP
Tax/Debt: Joseph W. Peevey, VP
RE: Gregory A. Rystad, VP

FIRST CITY, TEXAS-EL PASO, N.A.
P.O. Box 1572 79948
915/545-5584 Tr/u$150 Mil
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TrAdmin: Teresa Simental
Michelle McCown

SUNWEST BANK OF EL PASO
(Formerly American Bank of Commerce)
P.O. Box 9697 79987
915/544-1420 Tr$36 Mil
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EmplBen: Giddy Espinoza
TrOpers: Laura Reese
PersTr: Roy Chavira

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PersTr: William C. Geyer, SrVP&TO
TrInv: James K. Ferguson, VP&TO
TrOpers: Robert Moreno, VP&TO

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Fort Stockton

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915/336-8541 Tr/u$1 Mil
Hd: Monte Brooks, Pres&CEO
Joanie Reeves, AsstTO

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres
Mamie Lannom, TO

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EmplBen: Allyn B. Needham, VP
TrInv: Ray Coulter, VP
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TrOpers: Lloyd Wester, VP&TO
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EmplBen: Helen Houpt, AsstVP
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CorpTr: John C. Stohlmann, VP
TrInv: W. Michael Leeman, SrVP
EmplBen: Sam Van Steenbergh, VP
Nb,PersTr: William P. Cranz, Jr., SrVP
Nb,CorpTr: Joan L. Mason, AsstVP
RE,Farm&Rnch: John B. McCullough, VP
Oil&Gas: Billy Ray Henson, SrVP

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4200 S. Hulen, P.O. Box 16509 76162-0509
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Celia Carley Davis, AsstVP&TO
Phylis Homburg, AsstVP&TO
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CorpTr: J. D. Perry, TO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
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Gruver

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Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 871 78551
512/423-6420
Hd: Carroll Sturgis, Jr., VP&SrTO

NCNB
City Trust Office
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512/430-2180
CityTrMgr: Shelley C. Krumnow, VP

Henderson

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Hd: Alfred Wylie, SrVP&TO

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TrInv: Cyrus Reeder, FVP
EmplBen: Carl Pitschmann, FVP
PersNb: Lisa Stevens, AsstVP
EmplBen,Nb: Robert Starzynski, VP
CorpNb: Chris Matthews, SrVP
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713/433-5623 Tr/u$1 Mil
Hd: Robert R. Bailey, ExecVP&Csh

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Sharon Lester, AsstVP
PersTr: Nancy Mercer, VP
Judy Frow, Asst
PersTrSls: Susan Niekamp, VP
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Sue Clark, Asst
CorpTr: Mauri Cowen, AsstVP
Rhonna Palmer, Sec
TrInv: Les Fox, VP
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Robert Donaho, Asst

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PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP&TO
EmplBen: Steven G. Marget, VP&TO
TrInv: Robert B. McAshan, III, SrVP&SrTrInvO
TrOpers: Peggy Kutac, VP&TOpO
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CorpTr: Gary Chumbley
ComTrF,EmplBen: Charlien Hebert
TrOpers: Barbara Fossetta
Nb: Gail Wolf Orr
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TrOpers: Joseph Rodanski, VP
Nb: Andrew J. Yiannias, VP
Robert Bartkowiak, TO
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Lucian L. Morrison, Jr., Pres
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Lorna A. Sorley, SrVP
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Opers: Betty A. Thomas, SrVP,OffMgr&TO
Est: Andrew D. Kanaly, VP,Mgr&TO
InstitDept: Delbert D. Haley, VP&TO
Inv: Gary E. Hippenstiel, SrVP
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TrInv: Richard Morales
EmplBen: Lon L. Davis
TrOpers: Linda Halcomb

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EmplBen: Robert W. Lehman, SrVP
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CorpTr,Nb: Jim Wahl, VP
TrInv: James R. Hudson, SrVP
TrPropMgt: Nolan E. Fry, Jr., VP
TrOpers: Robert Pagach, TO

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713/266-2654 Tr/a$18 Mil
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PersTr: Anned Muse, VP

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CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: James Hurley, VChm
TrInv,ComTrF,EmplBen: Jerry D. Sides, VP&TrInvO

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CorpTr: Donald M. Eplen, VP
TrInv,ComTrF: Harold M. Achziger
EmplBen,Nb: Harold Perkins, RegTrMgr
TrOpers: Sharon A. Lester, AsstVP

Texas Commerce Bank

TEXAS COMMERCE BANK, NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$7 Bil
(Trust Departments in Arlington, Austin, Beaumont, Brownsville, Corpus Christi, Dallas, El Paso, Fort Worth, Longview, Lubbock, McAllen, Midland, New Braunfels, Odessa, San Angelo and San Antonio)
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ExecVP&ExecTO-Texas Commerce Bancshares
William A. Swank, ExecVP&ExecTO
Texas Commerce Investment Mgmt. Co.
TrInv(FixedIncome): H. Mitchell Harper, MngDir
TrInv(Equity): William O. Leszinske, MngDir
PersTr: Roy L. Collins, III, SrVP&TO
PersNb: Willard B. Wagner, SrVP&TO
InsTr: Carl E. Hursman, SrVP&TO
InsNb: Don G. Robinson, SrVP&TO
CorpTr: Richard L. Melton, ExecVP&TO
Cust: Walter Brauchle, SrVP&TO
TrOpers: Gary Horsley, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th St., P.O. Box 659 77342-0659
409/295-5701 Tr$35 Mil
Hd: Dave Channell, ExecVP&CEO
Shelly Mathis, TO

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$2.8 Mil
Hd: Amos Adams, Pres
TrOpers: Ginger Allen, TO

Irving

KANALY TRUST COMPANY-DALLAS/FT.WORTH
5215 N. O'Connor, Ste. 200 75039
214/556-2067
William E. Olsen, SrVP&TO

Kerrville

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy., P.O. Box 1308 78029-1308
512/896-2424 Tr$43 Mil
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PersTr: Lanette Boyan, TO
TrOpers: Mary King

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P.O. Box 1030 78029
512/896-3111 Tr$130 Mil
CityTrMgr: Kent L. Smith, VP&TO
PersTr: Randle R. Williams, VP&TO
TrOpers: Rachel Juarez

La Grange

THE FIRST NATIONAL BANK
145 W. Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: P. Joe Pritchett, Pres&CEO
PersTr: Virginia Schroeder, VChmBd
TrOpers: Walter Stoever, VP&Csh

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$13.5 Mil
Hd: Edward Horton, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$19.8 Mil
Hd: Mr. Arnoldo Cisneros, SrVP&TO
PersTr,EmplBen: Eliza V. Gonzalez, VP

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$73 Mil
Hd: Joaquin Romero, Jr., SrVP&TO
PersTr: A. B. Barrera, SrVP&TO
Norma Machado, VP&TO

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Hd: Ray M. Keck, Jr., TO
PersTr,CorpTr,TrInv: John H. Keck, TO

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713/332-1541 Tr$4 Mil
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Admin: Dee W. Burnell, AsstTO

Levelland

FIRST NATIONAL BANK
P.O. Box 1626 79336
806/894-3101 Tr$14.6 Mil
Hd: Ricky D. Neal, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 10109 77575
409/336-6471 Tr$7.324 Mil
Hd: Charles W. Fisher, Jr., TO

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Karen Lewis, AsstVP&TO
Pat Williams, AsstVP
Betty Odom, Clerk
Cathy White, TrSec
Karen Puckett, OpsSec
Rutha Steele, OpsClerk

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214/236-5538 Tr$69.256 Mil
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PersTr: Les Leskoven, VP&TO
EmplBen: Larry Day, VP&TO
TrOpers: Brenda Nelms, TOpO

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$53 Mil
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J. R. Cammack, VP&TO
PersTr: John Reger, VP&TO
Don Richardson, AsstVP&AsstTO
EmplBen: Neriman Guven, VP&TO
TrOpers: Bobbye Hargrove, AsstVP&AsstTO

FIRST NATIONAL BANK-LUBBOCK
P.O. Box 1241 79408
806/765-8861 Tr$261 Mil
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Est&Tr: Steve Exter, VP&TO
Malcolm Rigsby, AsstTO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Pamela Wiese, AsstVP&TO
Wanda Pinson, AsstVP&TO
ComTrF,TrOpers: Mark Baum, AsstVP&TOpO

THE PLAINS NATIONAL BANK OF LUBBOCK
50th & University, P.O. Box 271 79408
806/791-7331 Tr$115 Mil
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PersTr: Cynthia Easley, VP&TO
EmplBen,Nb: Chip Garrison, VP&TO
Harold Bergman, AsstVP&TO

TEXAS COMMERCE BANK-LUBBOCK N.A.
P.O. Box 841 79408
806/763-3471 Tr$31 Mil
Hd: Jerrold W. Stevens, SrVP&TO
TrOpers: Sherry Burger, AsstVP&TO
Nb: George L. Roberts, VP&TO

Lufkin

FIRST CITY, TEXAS-LUFKIN, N.A.
P.O. Drawer 789 75902-0789
409/632-4411 Tr$331 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Vardaman Johnson, SrVP&SrTO
EmplBen: Tommy Rainey, VP&TO
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TrOpers: Ada Watson, AsstVP&TO

McAllen

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PersTr: Marijean Terry, AsstVP&TO
TrInv: Jeff Sarff, VP
EstAdm: Mary Lou Henry, VP&TO
EmplBen: Tony Rosas
TrOpers: Veronica Perez

MCALLEN NATIONAL BANK
1801 S. 2nd St., P.O. Box 5555 78502
512/682-2265 Tr$51 Mil
Hd: Donald L. Zimmerman, VP&SrTO
PersTr: Hortencia Villarreal, TrAdmO
EmplBen: Lee Baucum, VP&TO
TrOpers,TDP: Linda Whistler, TrAdmO
Nb: Robert G. Williams, ExecVP

TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$116 Mil
Hd: Stanley Barnes, SrVP&SrTO
PersTr,ComTrF,Nb: Cecilia Johnson, VP&TO

McGregor

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P.O. Box 387 76657
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Mike Beard, Pres&TO
Friedrich Matthies, AsstTO
Shirley Hamilton, TO
Betty Pomerenke, AsstTO

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TrInv: Hugh Bradberry, VP&TO
EmplBen: Jene Davis, VP&TO
TrOil&Gas: Will Hall, SrVP
RE: Don Parks, VP&TO

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CityTrMgr: Bill J. Hill, ExecVP
PersTr: Jeff Scribner, VP
CorpTr: Diane Newland, VP
TrInv: D. Wayne Esslinger, VP
TrOil&Gas: William H. Bolch, VP
TrRE: Tim Wolters, VP

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr$9.2 Mil
Hd,TrInv: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Brian Jones, TO
EmplBen,TrOpers: Janice Crane, ExecVP

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P.O. Drawer 1010 79347
806/272-4561
Hd: Bob Finney, Pres
PersTr: Pat Prater, AsstVP

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75963
/569-8251 Tr$16.559 Mil
Hd: Edward B. Baker, Pres,CEO&ExecTO
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: Gordon Lewis, Pres&CEO
J. R. Honea, ExecVP
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 630988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Jimmy L. Boyle, TO

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 311388 78131-1388
512/625-7541 Tr$31 Mil
Hd: R. Al Leach, SrVP&TO
EmplBen: Dennis Heitkamp, VP&TO
TrOpers: RoseLee Watson, TO

Odessa

BANK ONE, TEXAS, N.A.
P.O. Box 2632 79760
915/368-8243 Tr$100 Mil
Hd: Toby G. Tripp, ExecVP&TO
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Dean Combs, AsstVP&TO
EmplBen: David Head, TO
Admin: Florence Blevins, AsstVP&TO

FIRST STATE BANK OF ODESSA, N.A.
1330 E. 8th St., P.O. Box 634 79760
915/332-0141 Tr$28 Mil
Hd,PersTr,TrInv,Nb: Douglas Moore, VP&TO
EmplBen: Linda Holland
TrOpers: Barbara Norris

NCNB
City Trust Office
700 N. Grant St., P.O. Box 4798 79760
915/336-7244
CityTrMgr: Carolyn A. Stockton, VP

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$126 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Frank A. Glispin, VP&TO
EmplBen: Connie R. Pollard, AsstVP&TO
TrOpers: Barbara Hill, VP&TO

Orange

ORANGEBANK
P.O. Box 969 77630
409/886-7424 Tr$.895 Mil
Shirley Hall, SrVP,Csh&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$22 Mil
Hd: Rod Hailey, SrVP&TO
PersTr: Glenda Easley, AsstVP&TO
EmplBen: Susan Millichamp, VP&TO
TrOpers: Lori Chase
Nb: Robert Harrell
TDP: Anita King

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$1.256 Mil
Hd: Tucker Royall, VP&TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
(Branch in Booker)
Hd: Bruce E. Julian, SrVP&SrTO

Plainview

FIRST NATIONAL BANK
P.O. Box 580 79073-0580
806/293-5381 Tr$19 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79073-0970
806/293-3635 Tr/o$14.2 Mil
Hd: Alice Doyle, VP&TO

Port Arthur

FIRST INTERSTATE BANK OF TEXAS, N.A.
Port Arthur Office
P.O. Box 400 77641
409/724-7212
BrMgr: Richard S. Cardner, VP&TO

SABINE BANK
P.O. Box 3317 77643
409/982-5741 Tr$4 Mil
Hd,TrInv,Nb: David Parsley, Pres,CEO&TO
PersTr,CorpTr,EmplBen,TrOpers: Virginia Reece, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr$1.6 Mil
Hd: W. H. Bauer, Jr., Pres&TO
E. W. Wilson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$12 Mil
Hd: C. Dee Harkey, VP&TO

Ralls

SECURITY BANK
P.O. Drawer AA 79357
806/253-2511 Tr$4 Mil
Hd: Gene McLaughlin, COB&TO
TrOpers: Brenda Beshirs

Rockwall

COMMUNITY BANK
P.O. Box 729 75087
214/771-5353 Tr/u$1 Mil
Pat Lovell, TO

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76902
915/657-8719 Tr$200 Mil
Hd,PersTr: William F. Collins, SrVP&TO
Bettye Morrow, VP&TO
Mack Richie, VP&TO
Nancy Gonterman, AsstTO
ComTrF: J. Doughty McDonald, TO
EmplBen: Rhea Cooke, VP&TO
TrOpers: B. J. McDaniel, VP

FIRST CITY, TEXAS-SAN ANGELO, N.A.
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$115 Mil
Hd: David Saultz, VP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: Ann Helm, TO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$29.2 Mil
Hd: Don Felty, TO

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(San Antonio Location)
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TrInv: Bernard Austin, VP
PersTr: Willis N. Terry, 1stVP
EmplBen: Tim Sinks, VP
Nb: Martha Steves, AsstVP(PersTr)
Laura Clements, VP(EmplBen)

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154 E. Commerce, P.O. Box 900 78293
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Kathleen Marsh, Sec
EmplBen: Alan Beezley, VP
TrOpers: Mary Beth Buffington, TO
InstSls: Sylvia Sharp, AsstVP

BROADWAY NATIONAL BANK
P.O. Box 17001 78286
512/824-0444 Tr$45.9 Mil
Hd,PersTr: Royal W. King, Jr., SrVP
PersTr,TrOpers,TDP: Susan M. Hinger, VP

FIRST CITY, TEXAS-SAN ANTONIO
P.O. Box 790367 78279-0367
512/224-9400 Tr$22 Mil
Hd: Dan Morris Remick, SrVP&TrMgr
PersTr: Kris Walsh, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4363 Tr/o$1.2 Bil
Hd: Richard Kardys, ExecVP
PersTr: David Finger, SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
CorpTr,EmplBen: Michael A. Noble, SrVP
TrOpers: Anita Hughes, SrVP
Nb: Andy Behrends, SrVP
Tax: C. LaMar Gemberling, SrVP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$110 Mil
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PersTr: Stanley J. Frank, VP
CorpTr,TrOpers,TDP: Janet Matejek, AsstTO
ComTrF: Denise M. Brown, IO
EmplBen: D. A. (Tony) Brantley, TO

NCNB TEXAS
Regional Trust Office
300 Convent, P.O. Box 300 78291
512/270-5381
PTRegTrMgr: John M. Johnston, ExecVP
PersTr: Robert W. Carlson, SrVP
CorpTr: Jerry D. Edinger, VP
EmplBen: Richard A. Mos[illegible], VP
PersTr,Nb: Gary M. Matesic, VP
PersTrInv: Vincent W. Green, VP
InstTrInv: Michael A. Zwartjes, VP
REMgr: Gene L. Dunbar, VP
Oil&GasMgr: Kenneth W. Frobcese, VP

TEXAS COMMERCE BANK-SAN ANTONIO
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Intl: Alma Noriega Sotirhos, VP&TO

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THE SAN BENITO BANK & TRUST CO.
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Est,TrInv: Jill Slayton, TrAdmAsst
TrOpers,EmplBen,TDP: Beverly Hendrickson, TrAdmO

Texarkana

STATE FIRST NATIONAL BANK
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501/773-4541 Tr$97 Mil
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TrOpers: Brenda S. Engster, TO
ComTrF: Betty Anthony, AsstTO
CorpTr: Diane Youngblood, AsstTO
EmplBen: Al Melde, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 [illegible] Mil
Hd,PersTr,Com[illegible]: Basil S. Hoag, Jr., SrVP&TO
EmplBen: Thomas E. Jones, Jr., VP&TO

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FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
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PersTr,Est: Charles M. Prather, SrVP&TO
RE: Buck D. Cain, SrVP&TO
TrInv: Stephen J. King, VP&TO
EmplBen: Ja[illegible] Cheavens, AsstVP&TO
Oil,Gas: M. Scarborough, Jr., VP&TO
TrOpers: Doris Wilson, TO

NCNB
City Trust Office
3301 McDonald Rd., P.O. Box 2001 75710
214/510-5040
CityTrMgr: John D. Rogers, SrVP

SECURED TRUST CORPORATION
122 W. Fourth St. 75701
Tr$51 Mil
Kenneth E. Goates, Pres
EmplBen: W. Hank Baker, VP

SOUTHSIDE STATE BANK
P.O. Box 8444 75711
214/531-7111 Tr$24 Mil
Hd: Sam Dawson, SrVP&TO
Kathy Hayden, TrAsst

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78802
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Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$44 Mil
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Mrs. Lou Ingle, SrVP&TO
Stephen Brantley, AsstVP&AsstTO
TrOpers: Becky Brown, TrOpMgr

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STATE BANK & TRUST CO.
P.O. Box 649 78667
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Seymour

THE FIRST NATIONAL BANK
201 N. Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO
Kathrine Moore, AsstCsh&AsstTO

Sherman

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118 W. Wall St., P.O. Box 1088 75091-1088
214/868-0800 Tr$82 Mil
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TrInv,PersTr: W. Clayton Fulton, VP
PersTr: Monty M. Curry, VP&TO
EmplBen: Jann Henderson, VP
TrOpers: Betty J. Wright, TO

BANK ONE, TEXAS, N.A.
200 N. Travis St. 75090
Mgr: Milly Hermetet, VP
Mindy Brandt, AdmAsst
Terer[illegible]ato, AdmAsst

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$3 Mil
Hd: John Landefeld, CEO,Pres&TO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505
Carol Jordan, VP&TO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-5565
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$13.4 Mil
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TrOpers: Beth Pogue, AsstTO

Stratford

THE FIRST STATE BANK
302 N. Main, P.O. Box 48 79084
806/396-5521 Tr$13 Mil
Hd: Martha Mitts, VP&TO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$32 Mil
Hd: Don Allen, SrVP&TO

TEXAS (Cont'd)

Temple

FIRST NATIONAL BANK
P.O. Box 6101 76503-6101
817/773-2115 Tr$52 Mil
Hd: William J. Stokes, SrVP&TO

NCNB
City Trust Office
100 W. Adams Ave., P.O. Box 809 76503
817/770-2050
CityTrMgr: A. David Uechi, SrVP

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77902
512/572-6540 Tr$177 Mil
Hd: Elvin Koehn, SrVP&TO
Inv: George Bruns, VP&TO
EmplBen: Cindy Brown
TrOpers: Garry Petras

VICTORIA BANK & TRUST CO.
120 Main Place 77902
512/573-5151 Tr$480 Mil
Hd: David H. Jones, ExecVP&ExecTO
PersTr: Dan S. Webster, SrVP&ExecTO
CorpTr,TrOpers: Cathy Wheeler, TO
TrInv: French S. Tarkington, SrVP&TO
EmplBen: Larry G. Justiss, SrVP&TO
PropMgt: James S. Kiening, VP&TO

Waco

AMERITRUST TEXAS, N.A.
(Waco Location)
P.O. Box 2678 76702-2678
817/750-6600 Tr$152 Mil
Hd: John E. Dagley, ExecVP
PersTr: Stephen W. Herbert, SrVP
TrInv: W. Stephan Meacham, AsstVP
EmplBen: Johnny G. Giotes, VP
TrOpers: Sandra Stewart

BANK ONE
P.O. Box 7554 76714-7554
817/776-9500
Hd: Hank Wilmar, Pres&TO

NCNB
City Trust Office
4901 Bosque Blvd., P.O. Box 2600 76702-2600
817/751-3460
CityTrMgr: James D. Boardman, VP

TEXAS NATIONAL BANK OF WACO
P.O. Box 2299 76703
817/756-2151 Tr$350 Mil
Hd: Richard L. W. Henry, SrVP&TO
PersTr: Kelly Young, TO
EmplBen: Monty Benson, VP&TO
TrOpers: Betty L. Swaner

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Rd. 1 77598
713/332-5521 Tr$13 Mil
Hd: Jack Creden, VP&SrTO

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AMERITRUST TEXAS, N.A.
(Wichita Falls Location)
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Hd: David I. Ramsey, SrVP
PersTr: Jerry Schnedorf, 1stVP
TrInv: Judy Darnell, TO
EmplBen: David Taubert
RE&Min: Richard Rippy, VP

BANK ONE, TEXAS, N.A.
P.O. Box 540 76307
817/761-6652
Mgr: Dick Waggoner, SrVP

NCNB
801 8th St., P.O. Box 60 76307-0060
817/723-3421
CityTrMgr: Stephen R. Lindemood, SrVP

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd., P.O. Box 231 84402
801/621-8512 Tr$21 Mil
Hd: Richard J. Carroll, TO
TrOpers: Carol A. Thomas, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Ogden
P.O. Box 9936 84409
801/626-9537
(Branch of Salt Lake City)
Mgr: O. Rex Child, VP&TO

KEY BANK OF UTAH
P.O. Box 9160 84409
801/625-4619
(Branch of Salt Lake)
Hd,PersTr: Gary Pehrson, AsstVP&TO

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84603
801/375-1000 Ext. 124
Hd: David W. Macbeth, VP&TO
EmplBen: Alan Blackham, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Provo
P.O. Box 1218 84603
801/350-2178
(Branch of Salt Lake City)
Mgr: Jeffrey Kahn, VP&TO

St. George

FIRST SECURITY BANK OF UTAH, N.A.
(Personal Trust Office)
P.O. Box 508 84770
801/628-2831
Gary B. Cutler, TO

Salt Lake City

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: L. Conrad Bryner
TrInv: John L. Hunter
ComTrF: E. Bruce Haws
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH, N.A.
180 S. Main St., P.O. Box 30169 84142
801/350-7130 Tr$541 Mil
Hd: George L. Moosman, ExecVP&SrTO
PersTr: Lois Owen, VP&TO
CorpTr,TrOpers: Debbie Frost, AsstVP&Mgr
TrInv: Richard G. Horne, VP&SrIO
EmplBen: Rod R. Cushing, VP

FIRST SECURITY BANK OF UTAH, N.A.
Trust Group-Salt Lake City
P.O. Box 30007 84130
801/350-5361 Tr$1.391 Bil
(Branches in Ogden & Provo)
TrGpMgr: Robert A. Hatch, ExecVP
BusTrDiv: Patricia A. Richards, SrVP
PersTrDiv: R. James Steenblik, SrVP
TrSupSvcs: Thomas S. Avedovech, SrVP
CorpTr: Randy Marchant, VP
EmplBenTr: Gregory D. Burnett, VP
CharitTr&Foun: W. John Lamborn, VP
Nb: David D. Halladay, PersTrNbMgr
Randy Darrohn, EBO
Dorian L. Shaw, CTO
TrTxSect: C. Gene Maxwell, VP&TxO
InvMgr: H. James Darcey
PvtBnkg: Jeff Thompson, VP

HOLLADAY BANK & TRUST
2020 E. 4800 South 84117
801/272-4275 Tr/u$1 Mil
Hd: Ronald N. Spratling, Jr., Pres

KEY BANK OF UTAH
50 S. Main St. 84144-0452
801/535-1025 Tr$200 Mil
(Branch in Ogden)
Hd: Richard A. Hammarsten, VP&Mgr
PersTr: Wm. Wallace Leatham, VP&TO

VALLEY BANK & TRUST CO.
80 W. Broadway, Ste. 210 84101
801/481-5394 Tr$175 Mil
Hd: Rex G. Wheeler, SrVP&Mgr
TrOpers: Duff Greenwell, AsstVP&TO
TrInv: Mark Feinauer, AsstVP&TO
PersTr: Mike Hairston, VP&TO
EmplBen: Lynda Riffle, CPA,VP&TO
Nb: Gayle Taylor, VP&TO

WEST ONE TRUST COMPANY-UTAH
107 S. Main St., Ste. 303 84111-3058
801/534-6085 Tr$750 Mil
Donn A. Miller, Pres
Mgr: Michael W. Gieso, SrVP
PersTr: Jeff Denison, VP
PrTrBnk: Glen Groo, VP
TrInv: Bruce Mohr, VP
EmplBen: Mark Heatley, VP
CorpTr: Kim Galbraith, VP&Mgr

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$360 Mil
Hd: Peter K. Ellison, ExecVP&SrTO
PersTr: David R. LeFevre, VP&TO
CorpTr: Gerald L. Houskeeper, VP&TO
TrInv: J. Chad Hamilton, SrVP&TO
EmplBen: Kim Stephens, VP&TO
TrOpers: Sondra Price, TO
Nb: Sterling E. Sumner, VP&TO

VERMONT

Barre

GRANITE SAVINGS BANK & TRUST CO.
36 N. Main St. 05641
802/479-3[illegible] Tr$6.2 Mil
Hd: George D. Milne, Pres
PersTr,CorpTr,TrOpers: Janice D. Colburn, VP&TO

THE MERCHANTS TRUST CO.
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802/476-4107
(Branch of Burlington)

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Bellows Falls

BELLOWS FALLS TRUST CO.
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802/463-4524 Tr$111 Mil
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TrOpers,TDP: Beverly S. Dunbar, TO
Mary B. O'Brien
Judith A. Robbin
Eileen R. Ward

Bennington

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401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L. B. Smith, VP&TO
PersTr: D. W. Hart, TO

FIRST VERMONT BANK & TRUST CO.
500 Main St. 05201
802/447-7533
(Branch of Brattleboro)
PersTr: Philip G. Spillman, TO
Robert A. Knowles, Jr., TO
Mark A. Nagelsmith, TrAdmO

VERMONT NATIONAL BANK
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802/442-5409
(Branch of Brattleboro)
Steven H. Reynolds, TO

Brattleboro

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P.O. Box 823 05301
802/254-8711 Tr$410 Mil
(Branches in Bennington & Rutland)
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PersTr: Joseph F. Cook, TO
Jeffrey W. Dentler, TrAdmO
TrInv: Peter Sherlock, VP&TrInvO
Brett C. Peltzer, TrInvO
EmplBen: Kyle R. Fisher, VP&EBO
Susan J. Klein, EBO
Ann L. Kroc, EBAdmO
TrOpers: Veronica A. Wheelock, AsstVP

VERMONT NATIONAL BANK
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802/257-7151 Tr$500 Mil
(Branches in Bennington, Burlington, Montpelier, Rutland & Woodstock)
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PersTr,Nb: Russell W. Ellis, VP&TO
James T. Strouse, VP&TO
Jane B. Waysville, AsstVP&TO
Barbara K. Hudson, AsstTO
TrInv,ComTrF: John H. Abel, VP&TO
Stephen T. Singiser, VP&TO
EmplBen: Bruce V. Allbee, VP&TO
TrOpers: Sydney Kingsbury, TO
Nb: Hollis P. Carlisle, TO

Burlington

BANK OF VERMONT TRUST & INVESTMENT GROUP INC.
P.O. Box 949 05402
802/658-1810 Tr$46 Mil
Hd: Molly Dillon, TO
PersTr: Sandra J. Kidwell
John M. Geise
Nb: Richard Pearce

CHITTENDEN TRUST CO.
P.O. Box 820 05402
802/865-1326 Tr$353 Mil
(Branch in Bennington)
Hd: William R. Heaslip, ExecVP
PersTr: L. J. Beaulieu, SrVP
CorpTr: S. R. Shaver
TrInv: A. J. Kraus, VP
EmplBen: D. E. Prince, VP
TrOpers: M. E. Gauding, TOO
Nb: J. C. Williams, BDO

FRANKLIN LAMOILLE BANK
100 Financial Plaza, P.O. Box 1530 05402
802/860-5000
(Branch of St. Albans)
Richard C. Holland, VP&TO

THE HOWARD BANK, N.A.
111 Main St., P.O. Box 409 05401
802/658-1010 Tr$296 Mil
(Branch in Woodstock)
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PersTr: Suzette Fontaine Collins, VP&TO
TrInv,ComTrF: William S. Wolff, SrVP
CorpTr: Kathy Brisson, AsstTO
EmplBen: Penny Tabor, AsstTO
TrOpers: Lynda Emch, TOpO
Nb: Willard R. Nalchajian, VP
Est: Robert G. Nace, VP

THE MERCHANTS TRUST CO.
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802/658-3408 Tr$190 Mil
(Branches in Barre & North Bennington)
Hd: Susan J. Moses, Pres&TO
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Charles C. Claudio, AsstTO
Philip Stanley, TrInvO
William Mulhern, TrInvO
TrOpers: John H. Savage, TOpO
Nb: Charles E. Gear, VP&TO
Rebecca Arnold
Scott Goddard

VERMONT NATIONAL BANK
150 Bank St. 05401
802/863-8900
(Branch of Brattleboro)
PersTr,Nb: James T. Strouse, VP&TO
TrInv,ComTrF: Nanette Stevens, TrInvO

Derby

COMMUNITY NATIONAL BANK
P.O. Box 259 05829
802/334-7915
Hd: Richard C. White, Pres&TO

Lyndonville

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P.O. Box 125 05851
802/626-8121 Tr$11.1 Mil
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Nb: DuBois S. Thompson, Jr., ExecVP

Manchester Center

FACTORY POINT NATIONAL BANK
05255
802/362-2424 Tr$65 Mil
Hd: Dale W. Good, VP&SrTO
Accts,Taxes,EmplBen: Roy S. Foltan, TO
TrOpers: Deborah Brown, OpsSupv
InvAn: Russell A. Cook, Conslt

★Montpelier

VERMONT NATIONAL BANK
P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
Hd: James T. Strouse, VP&TO
TrOpers: [illegible]. Barbara K. Hudson, AsstTO

Morrisville

FRANKLIN LAMOILLE BANK
P.O. Box 295 05661
802/888-7955
(Branch of St. Albans)
Nancy C. Putnam, VP&TO

THE UNION BANK
P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

North Bennington

THE MERCHANTS TRUST CO.
P.O. Box 308 05257
802/447-7545
(Branch of Burlington)
Hd: William J. Sylvester, VP&TO

Rutland

FIRST VERMONT BANK & TRUST CO.
89 Merchants Row 05701
802/747-6814
(Branch of Brattleboro)
PersTr: Mark T. Williams, TO
Tax: Hurley R. Cavacas, Jr., TrTxO
EmplBen: Kyle R. Fisher, VP&EBO

PROCTOR BANK
80 West St. 05701
802/775-2525 Tr$230 Mil
(Branch in Woodstock)
Hd: Evan C. Archer, Jr., ExecVP&SrTO
PersTr: Steve Funk, VP
TrInv: David R. Frenette, VP&SrTrInvO
EmplBen: Marie La France
TrOpers: Bruce Potter
Nb: Peter W. Arnold, SrVP

VERMONT NATIONAL BANK
P.O. Box 831 05701
802/775-8500
(Branch of Brattleboro)
Hd: Stephen T. Singiser, VP&TO

St. Albans

FRANKLIN-LAMOILLE BANK
N. Main St., P.O. Box 192 05478
802/524-5901 Tr$130 Mil
(Branches in Burlington & Morrisville)
Hd: Harold R. Hebert, SrVP&TO
TrOpers: Elizabeth F. Jean

PEOPLES TRUST CO.
25 Kingman St.
P.O. Box 320 05478
802/524-2196 Tr$3 Mil
Hd: Neil H. Raymond, ExecVP&TO

St. Johnsbury

CITIZENS SAVINGS BANK & TRUST CO.
P.O. Box 219 05819
802/748-3131 Tr$7 Mil
Hd: Jerry S. Rowe. Pres
Linda C. Drinkwater, TO

Woodstock

THE HOWARD BANK, N.A.
21 Elm St. 05091
802/658-1010
(Branch of Burlington)
Kemp Stickney, TO

PROCTOR BANK
24 Elm St. 05091
802/457-3535
(Branch of Proctor)

VERMONT NATIONAL BANK
2 The Green 05091
802/457-2660
(Branch of Brattleboro)
Hd: Stephen T. Singiser, VP&TO

VIRGIN ISLANDS

Christiansted, St. Croix

VIRGIN ISLANDS TITLE & TRUST CO.
46 King St. (T&T) 00820-4984
809/773-0570
Hd: JaNice D. Holmes, TO

VIRGINIA

Abingdon

CENTRAL FIDELITY BANK
P.O. 1417 24210
703/628-9194   Tr$30 Mil
Steve Vance, TO
Billy Witt, Opers
Dixie Davis, Opers

FIRST VIRGINIA BANK-MOUNTAIN EMPIRE
Rte. 75, Cummings St. 24210
703/475-3112   Tr/u$1 Mil
(Branches in Abingdon, Clintwood, Damascus, Meadowview, Pound & Wise)
Hd: Clyde T. Combs, Pres

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 1038 24210
703/628-9154
(Branch of Damascus)
Clyde T. Combs, TO

Alexandria

BURKE & HERBERT BANK & TRUST CO.
P.O. Box 268 22313
703/549-6600   Tr$59 Mil
Hd: John T. Pearson, VP&SrTO
Harvey S. Speck, AsstTO
TrOpers: Judith A. Cagnon, AsstVP&TO

CRESTAR BANK/ALEXANDRIA
515 King St. 22042
703/838-3423   Tr$6.6 Bil
(Branch of Richmond, VA)
PersTrAdm: Beverly A. Anderson, AsstVP
PersTr,Nb: Molly E. Leuchtner, AsstVP

FIRST AMERICAN BANK OF VIRGINIA
330 N. Washington St. 22314
703/739-3421
(Branch of McLean)
William R. Loichot, VP
Pamela L. Austin, VP

Altavista

FIRST NATIONAL BANK
P.O. Box 29 24517
804/369-4734   Tr/u$1 Mil
Hd: Robert H. Gilliam, Jr., Pres

Arlington

FIRST AMERICAN BANK OF VIRGINIA
1515 N. Court House Rd. 22201
703/284-6328
(Branch of McLean)
Herbert Parker, VP
Jorge del Campo, TO

Bassett/Martinsville

DOMINION TRUST COMPANY
231 E. Church St. 24112
703/632-6130
(Branch of Roanoke)
Hd: Robert M. Brown, Jr., VP&RegMgr

Berryville

BANK OF CLARKE COUNTY
P.O. Box 391 22611
703/955-2510
Hd: Jean C. Hinson, VP&TO

Blacksburg

NATIONAL BANK OF BLACKSBURG
100 S. Main St. 24060
703/951-6203   Tr$28 Mil
Hd: T. M. Murphy, TO
TrOpers: C. T. Lovern

Bluefield

DOMINION BANK, N.A.
P.O. Box 605 24605
703/322-4611
Hd: Glen Stirewalt, SrVP&CEO
Richard I. Cooley, SrVP

Bowling Green

UNION BANK & TRUST
P.O. Box 446 22427
804/633-5031   Tr/u$1 Mil
Walton Mahon, TO

Charlottesville

CENTRAL FIDELITY BANK
200 E. Main St., P.O. Box 138 22902
804/979-2220   Tr$106 Mil
(Branch in Culpeper)
Admin: Richard Roberts, VP&TO
Mildred H. Sandridge, AsstVP&TO
Nancy F. Gilbert, AsstVP&TO

CRESTAR BANK/CHARLOTTESVILLE
Park & High Sts., P.O. Box 8088 22906
804/979-6091   Tr$6.6 Bil
(Branch of Richmond, VA)
PersTr,Nb: David N. Bowman, VP

FIRST VIRGINIA BANK-CENTRAL
P.O. Box 7466 22906
804/978-3000
John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
P.O. Box 711 22902
804/972-1100
(Branch of Richmond)
Edwin E. Gatewood, SrVP&RegMgr
Benjamin S. Bates, Jr., VP&TrInvO
A. Ward Sims, VP&TO
Donald J. Hoelting, AsstVP&TrInvO
Ted M. Kattman, TO
Hugh M. Leavell, TO
Robert C. McKeen, TO
Susan W. Blankenbaker, EBA
Laurence J. Burke, AsstTO
Giles C. Cook, NbConslt
CorpTr: David McNish, AsstTO

SOVRAN BANK, N.A.
300 E. Main St. 22902
804/977-2183
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
RegHd: John T. Bazzarre, SrVP
Nb: S. L. Frizzell, VP

Chesapeake

JEFFERSON NATIONAL BANK
P.O. Box 1848 23320
804/547-7439
(Branch of Richmond)
Gary R. Shook, VP&RegTO

Christiansburg

THE FIRST NATIONAL BANK OF CHRISTIANSBURG
50 N. Franklin, P.O. Box 600 24073
703/382-6085   Tr$5.3 Mil
Hd: Lawrence . Bowman, VP&TO
TrOpers: Nancy B. Roles, AsstTO

Clifton Forge

CRESTAR BANK
P.O. Box 620 24422
703/862-4264   Tr$2 Mil
Hd: James C. Drewry, ExecVP,Csh&TO
Mary C. Paxton, AsstVP&TO
Mary W. Surface, AsstVP&AsstTO

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251   Tr$1.637 Mil
Hd: Barbara G. Keller, VP&TO

Covington

FIRST VIRGINIA BANK-HIGHLANDS
P.O. Box 671 24426
703/962-6131   Tr$2 Mil
Hd: William Sanders, TO

Culpeper

CENTRAL FIDELITY BANK
151 N. Main St. 22701
703/829-2200
(Branch of Charlottesville)
Richard Roberts, VP&TO
Mildred H. Sandridge, AsstVP&TO
Nancy F. Gilbert, AsstVP&TO

SECOND NATIONAL BANK
P.O. Box 71 22701
703/825-4800   Tr$30 Mil
Hd,Nb: J. Quintin Mullins, VP&TO
TrOpers: J. Barry Kite, TO

Danville

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 191 24543
804/792-5111   Tr$95 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComTrF: John B. Hall, Jr., TO
TrOpers: Linda P. Rhue, AsstTO

FIRST STATE BANK
P.O. Box 640 24543
804/793-4611   Tr/u$1 Mil
Hd: Sylvesta L. Jennings, Pres
Larry S. Patterson, Csh

SOVRAN BANK, N.A.
341 Main St., P.O. Drawer 401 24543
804/791-6016
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
Hd: Bobby N. Wiles, FVP
Nb: Mark Clemons, AsstVP

Falls Church

CRESTAR BANK/FALLS CHURCH
3110 Fairview Park Dr., Ste. 1100 22042
703/641-5000   Tr$6.6 Bil
(Branch of Richmond, VA)
PersTr,Hd: Larry O. Holland, SrVP
PersTr,Adm: Thomas O. Doyle, Jr., VP
PersTr,Nb: Robert T. Moser, VP

FIRST VIRGINIA BANK
Trust Dept.
6400 Arlington Blvd. 22042
703/241-4611   Tr$350 Mil
(Branches in Fredericksburg & Harrisonburg/Bridgewater)
Hd: A. Paul Lanzillotta, ExecVP-TrSvcs
DeputyHd,Nb: Bruce E. Tria, SrVP&TO
PersTr: Charles J. Connor, Jr., VP&SrTO
TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Patricia A. Dalton, VP
EstAdmin: Logan B. Sturgeon, VP&TO

Farmville

FIRST VIRGINIA BANK SOUTHSIDE
P.O. Box 467 23901
804/392-3126   Tr$17 Mil
Hd: W. G. Whitter, AsstVP&TO
TrOpers: Sharon K. Townsend

Fredericksburg

FIRST VIRGINIA BANK
1001 Princess Anne St. 22401
703/373-3112
(Branch of Falls Church)
Michael J. Gannon, VP&TO
A. Thomas Embrey, III, TO

THE NATIONAL BANK OF FREDERICKSBURG
2403 Fall Hill Ave. 22401
703/899-3248   Tr$45 Mil
Hd: Kenneth T. Whitescarver, III, VP&TO

Front Royal

FARMERS & MERCHANTS NATIONAL BANK
102 E. Main St. 22630
703/635-3134
(Branch of Winchester)
T. Livingston Rodgers, VP

Grundy

DOMINION BANK
P.O. Box 709 24614
703/935-8151 Tr$1 Mil
Hd: Eugene Hearl, RegExecO

Hampton

OLD POINT NATIONAL BANK OF PHOEBUS
P.O. Box 3392 23663
804/722-7451 Tr$125 Mil
Hd: W. Rodney Rosser, SrVP&TO
PersTr: Jacqueline B. Stearn, VP&TO
EmplBen: Stephen T. Melochick, TO
TrOpers: C. Kay Haraway, TOpO
TrInv: Robert R. Tripp, VP&IO
Nb: Karen A. Compton, TO

Harrisonburg

DOMINION TRUST COMPANY
Dominion Center 22801
703/434-1331
(Branch of Roanoke)
Donald R. Myers, VP&RegMgr

FIRST AMERICAN BANK OF VIRGINIA
75 N. Mason 22801
703/433-2741
(Branch of McLean)
Audrey C. Tyree, VP

F & M BANK/MASSANUTTEN, N.A.
U.S. Rte. 33 E. 22801
703/434-6761 Tr$1 Mil
Hd: T. Livingston Rodgers, VP

Harrisonburg/Bridgewater

FIRST VIRGINIA BANK
111 N. Main St. 22812-0085
703/828-2571
(Branch of Falls Church)
Hd: Heather D. Myers, VP&TO

Kilmarnock

BANK OF LANCASTER
P.O. Box 1899 22482
Tr$30 Mil
Hd: Richard R. Eary, VP&SrTO

CHESAPEAKE NATIONAL BANK
P.O. Box 1419 22482
804/435-1181 Tr$50 Mil
Hd: Larry R. Mills, SrVP&TO
PersTr: E. Conway Moncure, Jr., TO
Jean H. Harper, TO
Kathryn Heseltine, AsstTO
TrOpers: Peggy E. Lawson, TrAdmO

Leesburg

FIRST AMERICAN BANK OF VIRGINIA
13 N. King St. 22075
703/777-2700
(Branch of McLean)
Vicki M. Gustine, VP

81% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Lynchburg

CENTRAL FIDELITY BANK
P.O. Box 700 24505
804/847-9420 Tr$450 Mil
William H. Russell, III,
SrVP&TO,WesternRegMgr
PersTr: Eugene J. Rumney, VP&TO
EmplBen: William R. Saville, VP&TO
TrOpers/Support: Faye M. Hesson, VP&TO
Tx: Pattie J. Payne, TO
Nb: Thomas D. Gerhardt, VP&TO

CRESTAR BANK/LYNCHBURG
P.O. Box 678 24505
804/847-2289 Tr$6.6 Bil
(Branch of Richmond, VA)
PersTr,Hd: John F. Richards
PersTrAdm: Perry G. Gorham, VP
PersTr,Nb: Richard A. Harris, Jr., AsstVP
EmplBenAdm: Elizabeth B. Bobbitt, AsstVP

SOVRAN BANK, N.A.
801 Main St., P.O. Box 600-Trust 24505
804/528-2482
(Branch of Richmond; Western Reg. Tr. Dept.,
Main Office: Roanoke)
RegHd: Malcolm S. Underwood, Jr., 1stVP
Nb: Robert H. MacCallum, AsstVP

Marion

THE BANK OF MARION
P.O. Box 1067 24354
703/783-3116
Hd: Harold L. Blevins, Jr., Csh&TO

Marshall

MARSHALL NATIONAL BANK & TRUST COMPANY
22115
703/364-1559 Tr$145 Mil
Hd: George N. Slater, ExecVP&TO
TrOpers: Janie Harlow, TO

Martinsville

CRESTAR BANK/MARTINSVILLE
P.O. Box 4911 24112
703/666-8237 Tr$6.6 Bil
(Branch of Richmond, VA)
PersTrAdm: Paul J. Turner, VP
PersTr,Nb: Landon J. Catron, AsstVP

PIEDMONT TRUST BANK
P.O. Box 4751 24115
703/632-2971 Tr$369 Mil
Hd: Thomas W. Turner, SrVP-Tr
Tr,EstAdmin: Douglas T. Ramsey, SrTO
H. B. Meador, Jr., TO
Susan F. Stone, TO
Linda Nance, AsstTO
TrOpers: Robert H. Dunn, Jr., VP&TO
Nena M. Lovell, TO
TrInv: David F. Currier, SrTrInvO
Bill McLachlan, TrInvO
EmplBen: Hayden Kirby-Smith, TO
Taxes: Ricky L. Scott, TO
Nb: Donald R. Hill, TO

McLean

FIRST AMERICAN BANK OF VIRGINIA
1970 Chain Bridge Rd. 22102
703/760-6913 Tr$900 Mil
(Branches in Alexandria, Arlington, Harrisonburg,
Leesburg, Newport News, Virginia Beach &
Winchester)
Hd: James R. Ayers, III
PersTr: Diane Yawn
TrInv,ComTrF: Joseph E. MacHatton, GpVP
EmplBen: Priscilla R. Stanley, VP
TrOpers,Nb: Patricia D. Bragg, SrVP
Nb: Thomas A. Cook, AsstVP

THE RIGGS NATIONAL BANK OF VIRGINIA
6805 Old Dominion Dr. 22101
703/848-8778 Tr$130 Mil
Hd: Kelly A. Thompson, SrVP

SOVRAN BANK, N.A.
8300 Greensboro Dr., Ste. 360 22102
703/761-8375
(Branch of Richmond; N.VA Trust Division)
RegHd: Adrienne R. Nelson, SrVP
Nb: Ann C. Pettit, FVP

Meadowview

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 69 24361
703/944-3129
(Branch of Damascus)
Hd: Clyde T. Combs, TO

Newport News

CRESTAR BANK/NEWPORT NEWS
2501 Washington Ave. 23607
804/247-4306 Tr$6.6 Bil
(Branch of Richmond, VA)
PersTrNb: Jay Pierce, AsstVP
PersTrAdm: Judith M. Harris

FIRST AMERICAN BANK OF VIRGINIA
2901 Huntington Ave. 23607
804/728-2215
(Branch of McLean)
Diane M. Yawn, VP

SOVRAN BANK, N.A.
12350 Jefferson Ave., Ste. 180 23602
804/249-6016
(Branch of Richmond; Eastern Reg. Tr. Dept., Main
Office: Norfolk)
Hd: Carl F. Burgdorf, II, FVP
Nb: Mary M. Beauchamp, AsstVP

Norfolk

CENTRAL FIDELITY BANK
P.O. Box 12602 23502
804/466-2765 Tr$80 Mil
Hd: Diane W. McKinnon, SrVP&MgrEasternReg
PersTr: Betty Rough, AsstVP&TO
Cheryl Leban, TO
Billie S. Crews, TO
EmplBen: Laura Hannon
Nb: Mills Staylor, VP

CRESTAR BANK/NORFOLK
P.O. Box 2642 23501
804/624-5494 Tr$6.6 Bil
(Branch of Richmond)
PersTrAdm: Edith G. Grandy, SrVP&Mgr
PersTr,Nb: Susan D. Hopta, VP
EmplBenAdm: Linda S. Hall, VP
EmplBen,Nb: Hubert E. Swecker, VP

DOMINION TRUST COMPANY
P.O. Box 2300 23501
804/628-0320
(Branch of Roanoke)
Bradley L. Elkins, VP&RegMgr

FIRST VIRGINIA BANK OF TIDEWATER
P.O. Box 3097 23514
804/628-6625
Hd,Nb: Darleen E. Chase, AsstVP&RTO
PersTr: William L. Pierce, Jr., AsstVP&TO
ComTrF: Kay R. Morgan
EmplBen: Ted A. Ponko, TO

SIGNET TRUST COMPANY
500 Plume St. 23510
804/446-4259
(Branch of Richmond)
Hd: William Petroff, VP
Nb: Doug Smith, VP
Michael Maddocks, VP

SOVRAN BANK, N.A.
One Commercial Pl. 23510
804/441-4050
(Branch of Richmond; Eastern Reg. Tr. Dept., Main
Office: Norfolk)
RegHd: Bill H. McKinnon, SrVP
CityHd: Charles A. Weaver, SrVP

VIRGINIA (Cont'd)

Petersburg

SOVRAN BANK, N.A.
150 N. Sycamore St. 23804-3245
804/862-8984
(Branch of Richmond; Central Reg. Tr. Dept., Main Office: Richmond)
Hd: P. E. Gallaher, FVP

★Richmond

CENTRAL FIDELITY BANK
P.O. Box 27602 23261
804/697-6919 Tr$425 Mil
(Regional Trust Offices in Lynchburg, Norfolk, Richmond & Roanoke)
Hd: James W. Koeniger, CEO,Statewide
MgrCapitalReg: F. E. Deacon, III, SrVP
CorpTr: David Hutchinson, VP
TrInv,ComTrF: Paul P. Baran, SrVP
EmplBen: James L. Fish, VP
TrOpers: James W. Wheeler, VP

CONSOLIDATED BANK & TRUST CO.
P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
Hd: V. W. Henley, ChmBd
PersTr,CorpTr: Sandra G. Williams, AsstTO

CRESTAR BANK
919 E. Main St., P.O. Box 26665 23261
804/782-5204 Tr$6.6 Bil
(Trust Offices in Alexandria, Charlottesville, Falls Church, Lynchburg, Martinsville, Newport News, Norfolk, Roanoke, Staunton, Williamsburg, Bethesdc, MD & Washington, DC)
Hd,TrGp: Thomas D. Hogan, ExecVP&Mgr
PersTr: Theodore G. Thoburn, SrVP&Mgr
Capital Reg: Douglas R. Hartzell, SrVP&Mgr
EasternReg: Edith G. Grandy, SrVP&Mgr
GreaterWashReg: Larry O. Holland, SrVP&Mgr
WesternReg: John F. Richards, SrVP&Mgr
InstFinSvcs: Beryl W. Ball, SrVP&Mgr
InstFinSvcs,Nb: Wayne G. Larochelle, VP&Mgr
TrOpers: E. William Wohlford, SrVP&Mgr
Inv: Charles H. Montford, Pres-Capitoline
Inv,Nb: William E. Heisler, VP&Mgr
TrMktg: John B. Walker, VP

DOMINION TRUST COMPANY
901 E. Cary St. 23261
804/788-9609
(Branch of Roanoke)
Tyler R. Harris, VP&RegMgr

FIRST VIRGINIA BANK-COLONIAL
700 E. Main St. 23219
804/697-5214
Hd: John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
P.O. Box 12312 23241
804/782-6000 Tr$600 Mil
(Branches in Charlottesville, Chesapeake & Winchester)
Hd: Rieman McNamara, Jr., ExecVP
PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, VP&TrInvO
TrOpers: Margaret K. Williams, AsstVP
Nb: Fritz Knapp, TO
Est: Wayne Oplinger, VP&TO
Tx: Larry Dispennette, VP&TrTxMgr
AssetMgmt: Stanley D. Cover, AsstTO

SIGNET TRUST COMPANY
P.O. Box 26311 23260
804/771-7150 Tr$1.0 Bil
(Branches in Norfolk, Roanoke & Tysons)
Hd: Leslie P. Hunter, Pres
PersTr: Raymond E. Williams, Jr., SrVP
CorpTr: Betty L. Speegle, VP
TrInv: W. Guy Williams, Jr., ExecVP
EmplBen: Frank N. Pipino, VP
TrOpers: Joseph A. Rose, VP
InstNb: Joe Stark, VP
PersTrNb: David Buffington, VP

SOVRAN
BANK®

SOVRAN BANK, N.A.
P.O. Box 26903 23261
804/788-2722 Tr$3.15 Bil
(Regional Trust Offices: Arlington, Charlottesville, Danville, Lynchburg, Newport News, Norfolk, Petersburg, Roanoke, Staunton & Virginia Beach)
GENERAL TRUST DIVISION
Hd: Hugh K. Leary, ExecVP
InstitTr: J. W. Jenkins, InstitTrExecO
CorpTr: William J. Kennedy, SrVP
PersTr: Michael E. Murphy, PersTrExecO
InstitFds: David L. Thompson, SrVP
TrMktg: David F. Toth, 1stVP
TrInv: Robert V. Callahan, TrInvExecO
TrOpers: Ronald L. Blevins, TrExecO
TrSvcs: Roger A. Pond, SrVP
CENTRAL REGIONAL TRUST DIVISION
RegHd: T. Cary Gresham, SrVP
CityHd: J. T. King, 1stVP

Roanoke

CENTRAL FIDELITY BANK, ROANOKE
P.O. Box 13305 24032
703/983-8123 Tr$75 Mil
Hd,Nb: Barry E. Whitaker, VP/MgrSWReg
PersTr: Juanita Ellett, AsstVP
EmplBen: Preston R. Willson, VP
TrOpers: Kathleen Fentress, TO

CRESTAR BANK/ROANOKE
P.O. Box 13888 24038
703/984-3146 Tr$6.6 Bil
(Branch of Richmond)
PersTr,Admin: Colin C. Murchison, VP
PersTr,Nb: Tom Collins, VP
H. Hughes Clardy, VP
EmplBenAdm: William W. Bloxom, VP

DOMINION TRUST COMPANY
(Trust Affiliate of Dominion Bankshares Corporation)
P.O. Box 13327 24040
703/563-7583 Tr/a$629 Mil
(Offices in Bassett, Harrisonburg, Norfolk, Richmond, Vienna & Winchester)
Officers:
James W. Harkness, Pres
Fred W. Shields, SrVP-Corp&TechSvcs
Peter F. Dawyot, SrVP-AssetMgtDiv
David M. Farnum, SrVP-Admin
Jewell H. Thompson, SrVP-CorpAffairs
Regional Administration:
CorpTr: Mark B. Riegel, VP
EmplBen: Stephen A. Slovensky, VP/Mgr
TrOpers: John E. Grace, VP/Mgr
Nb: Peter D. Hartman, E/Mgr
David A. Camper, W/Mgr

FIRST VIRGINIA BANK ROANOKE-SOUTHWEST
P.O. Drawer 7585 24019
703/561-8781 Tr$30 Mil
Hd: Kevin J. McMahon, SrVP&TO
M. Wayne Eppeehy, AsstVP&TO

SIGNET TRUST COMPANY
First & Church Sts. 24011
703/985-3333
(Branch of Richmond)
Hd: J. Pegram Johnson, III, VP

SOVRAN BANK, N.A.
P.O. Box 14111 24022-2010
703/344-6641
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
RegHd: Robert L. Bradshaw, Jr., SrVP
Nb: Charles W. Crosson, Jr., AsstVP
Richard A. Crosson, TO

South Hill

FIRST VIRGINIA BANK-SOUTH HILL
111 E. Danville St. 23970
804/447-7141 Tr/u$1 Mil
Hd: James H. Wells

Springfield

HALLMARK BANK & TRUST CO.
P.O. Box 688 22150
Tr$15 Mil
Hd: Robert E. Duvall, VP&TO

Staunton

CRESTAR BANK/STAUNTON
14 W. Beverly St., P.O. Box 1269 24401
703/885-1555 Tr$6.6 Bil
(Branch of Richmond, VA)
PersTrAdm: Joseph B. Baugher, Jr., VP

PLANTERS BANK & TRUST OF VA
P.O. Drawer 1309 24401
703/885-1232 Tr$72.310 Mil
(Branch in Waynesboro)
Hd: Thomas A. Davis, SrTO
PersTr: Ruth C. Beam, TO
Beverly C. Moran, AsstTO
EmplBen: Robert S. Link, Jr., PenTO

SOVRAN BANK, N.A.
29 N. Central Ave. 24401
703/855-2251
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
Hd: John T. Bazzarre
Nb: Lynn M. Diveley, AsstVP
Admin: Carl G. Lind, VP

Strasburg

THE FIRST NATIONAL BANK
P.O. Box 349 22657
703/465-9121 Tr$ 1.0 Mil
Hd: Kevin F. Smith, TO
TDP: Cindy Brian

Tazewell

BANK OF TAZEWELL COUNTY
P.O. Box 687 24651
703/988-6534 Tr$12 Mil
Hd: Ripley F. Williams, SrTO
Anna Cornwell, AdmAsst

TAZEWELL NATIONAL BANK
P.O. Box 909 24651
703/988-7511 Tr$20 Mil
Hd: Edmund Garland, SrVP&TO
Nb: John D. Nuzum, VP&TO
TDP: Nellie Stillwell, AsstTO

Tysons

SIGNET TRUST COMPANY
8330 Boone Blvd. 22182
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(Branch of Charleston)
Steven S. Grove, TO
Nb: Joseph L. Lemine, TrSvcsO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$7 Mil
Hd: Peter G. Dufourny, VP&TO
Vickie L. Nisewarner, Opers

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 680 26836
304/538-2353
Hd: Janet Sindy, VP&TO
Barbara Helman, VP

Morgantown

COMMUNITY BANK & TRUST,NatAssn
CBT Plaza 26505
304/598-7700
M.J. Horstmann, TO

FIRST NATIONAL BANK OF MORGANTOWN
P.O. Box 895 26507-0895
304/291-7721
Hd: Daniel R. Ice, VP&TO
AsstHd: Kathy Voice

ONE VALLEY BANK
P.O. Box 698 26505
304/292-9441
(Branch of Charleston)
Hd: Frances M. Klink, TO
Nb: Brad E. Mullins, TrSvcsO

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO
Mary LeMasters

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TO

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr/a$19 Mil
Hd: C. Randall Law, CFP,VP&SrTO
PersTr,Nb: Charlotte J. Potter, AsstVP&TO
TrOpers: Linda Daggett, TOpO

UNITED NATIONAL BANK
P.O. Box 1508 26101
304/424-8800 Tr$325 Mil
Hd,TrSls,Mktg: Kathy Ferrell, VP&TO
PersTrAdm,TrOpers: June S. Whytsel, VP&TO
PersTrAdm: Charlene Tracey, VP&TO
John Davis, TO
Linda Richards
TrInv: Judy Longfitt

WOOD COUNTY BANK
P.O. Box 1587 26102
304/424-7595 Tr$60 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, TO
EmplBen: Stephen G. Knapp, TO

Point Pleasant

CITIZENS NATIONAL
P.O. Box 37 25550
304/675-4480
(Division of First Huntington National Bank)
Charles Lanham, Pres&TO
Martha Watterson, TO

Princeton

FIRST COMMUNITY BANK INC.
P.O. Box 5939 24740
304/487-9000 Tr$61 Mil
Hd: Robert L. Schumacher, VP&SrTO
TrOpers: Edith White

ONE VALLEY BANK OF MERCER COUNTY, INC.
P.O. Box 5610 24740-5610
304/425-1992 Tr$67 Mil
Hd: James L. Miller, SrVP&TO
Geraldine C. Huffman, TrAdmO
TrOpers: Barry M. Griffith, TrAdm

Ranson

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 Tr$12 Mil
Hd: J. Blackwell Davis, Jr., TO

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Drawer 457 24970
304/647-4500 Tr$5.6 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK
P.O. Box 180 26170
304/684-2255 Tr$1 Mil
Hd: Carl Guthrie, Pres

Sistersville

FIRST-TYLER BANK & TRUST CO.
P.O. Box 179 26175
304/652-3151 Tr$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlin, Pres

UNION BANK OF TYLER COUNTY
P.O. Box 177 26175-0177
304/652-3511 Tr$1.75 Mil
Hd: Gary Davis, Pres

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$41 Mil
Hd,PersTr,TrInv,CorpTr,EmplBen:
S. D. Hardin, CEO,Pres&TO
ComTrF,TrOpers,Nb: Ann Phillips, TO

Wheeling

SECURITY NATIONAL BANK & TRUST CO.
Trust Dept.
1114 Market St. 26003
304/233-0600 Tr$547 Mil
Hd: Larry A. Carpenter, VP&TO
UNITED NATIONAL BANK-NORTH
P.O. Box 711 26003
304/233-4500 Tr$334 Mil
Hd: Edwin B. Van Lynn, SrVP&TO
PersTr: Jerrie Trautman, AsstTO
TrInv: Mark C. Ferrell, SrTO&TrInvO
TrOpers: Rita Castle, TO
WHEELING DOLLAR BANK
Bank Plaza 26003
304/234-9400 Tr$800 Mil
Hd: Donald E. Hawkins, VP
PersTr: Thomas B. McGaughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
Mktg,Nb: David B. Dalzell, NBO
Prob: R. Bruce Bandi, SrTO
Tax: W. Taylor McCluskey, SrTO

White Sulphur Springs

BANK OF WHITE SULPHUR SPRINGS
1 E. Main St. 24986
304/536-1400 Tr$1 Mil
(Branch in Lewisburg)
Hd: C. R. Walkup, Pres&TO
PersTr: W. J. Livesay, VP&AsstTO
CorpTr: Jacqueline Loving, AsstTO

WISCONSIN

Antigo

BANK ONE WISCONSIN TRUST COMPANY, N.A.
700 Fifth Ave. 54409
715/623-4148 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Terrie A. Pohjola, AsstVP

Appleton

BANK ONE WISCONSIN TRUST COMPANY, N.A.
200 W. College Ave. 54911
715/623-4148 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Howard C. Williams, SrVP&Mgr
NORWEST INVESTMENTS AND TRUST CO., WISCONSIN
118 S. State St. 54912-1159
414/749-2500 Tr$500 Mil
(Trust Office of Norwest Investments and Trust Co., Wisconsin, Sheboygan)
Thomas D. Wiers, SrVP&RegMgr
Warren C. Clark, EBO
William Schneider, VP&TO
FIRST WISCONSIN TRUST COMPANY
200 N. Durkee St. 54911
(Trust Service Office in First Wisconsin Bank of Appleton)
Chris Wise, VP

VALLEY TRUST COMPANY
(Affiliate of Valley Bancorp)
221 W. College Ave., P.O. Box 1056 54912
414/738-3820 Tr$1.75 Bil
(Trust Offices in Beaver Dam, Chilton, Green Bay, Janesville, Kewaskum, Madison, Oshkosh, Ripon, Rhinelander, Sauk City, Shawano, Sun Prairie, Thiensville & Woodruff)
Hd: Mark L. Miller, Pres
PersTr: Roger S. Core, ExecVP
Charles Banker, VP
Randall Kreuscher, VP
Joseph Hoffmeyer, VP
TrInv,ComTrF: H. Kirk Hoult, IO
Kevin Jaklin, AsstIO
EmplBen,CorpTr: James A. Kluge, ExecVP
Bruce H. Lindberg, VP
David Ribbens, VP
Mark Schnabl, VP
Kurt Mueller, AsstVP
B. J. Grassman, TO
Timothy Dwyer, TO
Joan Becks, AsstTO
Donald Brovick, AsstTO
Donna Ruedinger, AsstTO
Matt Kaftan, TO&LegalCoun
Lorrine Keating Heinemann, Csh&InvMgr
TrOpers: Kenneth Wery, ExecVP
Thomas Vonck, VP
Michael McMillan, AsstVP
Sue Bernarde, AsstVP
Carol Irving, AsstVP
Nancy Losinski, AcctMgr
Dawn Maurer, SystLaisonCoord

Auburndale

BANK ONE WISCONSIN TRUST COMPANY, N.A.
P.O. Box 220 54412
Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Marvin R. Winner, VP&Mgr

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703 Tr$15.71 Mil
Merlin E. Zitzner, Chm
Hd: Greg L. Lindner, Pres&TO
PersTr,TrOpers,Nb: Karen Sanner, AsstTO
CorpTr,TrInv,ComTrF,EmplBen: Gene D. Higgins, VP&TO
FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-9451 Tr$13 Mil
Kenneth W. Keniston, Pres&TO
Hd: Darlene Steinhorst, AsstVP&TO

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681
Hd: Kenneth J. Frei

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$3.1 Mil
Hd: John Oaphout, VP&TO
TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO
BANK ONE WISCONSIN TRUST COMPANY, NA
124 N. Spring St., P.O. Box 278 53916
414/885-5511
(Trust Service Office of Milwaukee)
Hd: David M. Kemp, VP&Mgr
VALLEY TRUST COMPANY
120 Park Ave. 53916
414/887-1786
Mary Beth LeMere, Mgr

Beloit

BLACKHAWK STATE BANK
P.O. Box 719 53511
608/364-8911 Tr$5.5 Mil
Hd: Dorothy L. Burton, TO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$65 Mil
Hd,TrInv: Dennis A. Staaland, SrVP&TO
PersTr,TrInv: Barbara A. Gunderson, TO
Inv: Kirk R. Hosler, TO
EmplBen: Daniel M. Savage, TO
MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Beloit)
500 E. Grand Ave. 53511
608/365-2221
Bonnie D. Wetter, VP

Brookfield

BANK ONE WISCONSIN TRUST COMPANY, NA
14900 W. Capitol Dr., P.O. Box 866 53008-0866
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr$30.8 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Robert Wenke, Pres&TO
PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
TrOpers,TDP: Chuck Stubley
Nb: Jim Bauman
BANK ONE WISCONSIN TRUST COMPANY, NA
189 E. Chestnut St., P.O. Box 308 53105
414/763-8411 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr
FIRST BANKING CENTER-BURLINGTON
400 Milwaukee Ave. 53105
414/763-3581 Tr$30 Mil
Hd,Nb: Roman Borkovec, Pres&TO
PersTr,TrInv: Karen Chrast, VP&TO
EmplBen: Maxine Meyer, AsstTO
TrOpers: Judith Herda, AsstTO
FIRST BANK SOUTHEAST, NatAssn
1709 Teut Rd. 53105
414/763-9548
Dean A. Beck, VP&TO
Brian Lucareli, TrAdm

Campbellsport

BANK ONE WISCONSIN TRUST COMPANY, NA
114 Fond du Lac Ave. 53010
414/533-8386 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Joseph E. McGrane, SrVP&Mgr

Chilton

VALLEY TRUST COMPANY
35 E. Main St. 53014
414/849-2351
(Branch of Appleton)

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

WISCONSIN (Cont'd)

De Pere

BANK ONE WISCONSIN TRUST COMPANY, NA
441 Main Ave. 54115
414/336-4277 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
James M. Curran, VP&Mgr

Delavan

FIRST BANK SOUTHEAST, NatAssn
303 E. Walworth Ave. 53115
Dean A. Beck, VP&TO
Brian Lucareli, TrAdm

Eau Claire

NORWEST INVESTMENTS AND TRUST CO., WISCONSIN
204 E. Grand Ave. 54701
715/836-1471 Tr$500 Mil
(Trust Office of Norwest Investments and Trust Co., Wisconsin, Sheboygan)
Dale C. Sevig, SrVP&RegMgr
DisBrkg: William Heise, AcctExec
PersTr,EmplBen: Dale C. Luthy, VP

FIRST WISCONSIN NATIONAL BANK OF EAU CLAIRE
131 S. Barstow St. 54702
715/839-6441 Tr$190 Mil
Hd: Michael R. Hyzer, VP&TO
PersTr,TrOpers: Thomas P. Taylor, VP&TO
Patricia R. Coriden, TO
Nb: William H. Prindle, TO

Evansville

UNION BANK & TRUST CO.
P.O. Box 15 53536
608/882-5200
Hd: Leonard P. Eager, Jr., Pres

Fond Du Lac

BANK ONE WISCONSIN TRUST COMPANY, NA
8 S. Main St., P.O. Box 230 54935
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

NATIONAL EXCHANGE BANK & TRUST
130 S. Main St. 54935
414/921-7700 Tr$110 Mil
Hd: Lyman T. Powell, Pres-TrDiv
Lena Detleff, AsstVP
Linda Herzig, AsstTO
Sherry Moore, AsstTO

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.
P.O. Box 218 53538
414/563-6616 Tr$44 Mil
Hd: James S. Schafer
TrOpers: Julie Frame
Ann Herdendorf
PersTr,Nb: Richard Meier

Include Your Logo
See Page 226

Franksville

FIRST BANK, SOUTHEAST, NatAssn
10005 Hwy. K 53126
414/886-3000
Dean A. Beck, VP&TO
Brian Lucareli, TrAdm

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Green Bay

ASSOCIATED KELLOGG BANK
P.O. Box 19006 54307
414/433-3131 Tr$580 Mil
Hd: Mark McMullen, ExecVP
PersTr: Douglas Green, VP
TrInv: Kenneth Nimmer, VP
EmplBen: Richard Langer, VP
TrOpers: Craig Barbian, AsstVP

BANK ONE WISCONSIN TRUST COMPANY, NA
200 S. Adams St., P.O. Box 19029 54307-9029
414/436-2610 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: James M. Curran, VP&Mgr

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin Bank of Green Bay)
425 Pine St., P.O. Box 1089 54305
414/432-7370
Hd: D. Alfred Jones, AsstVP
EmplBen: Julia J. Vidani, SrTO

VALLEY TRUST COMPANY
(Operating at Valley Bank Green Bay)
P.O. Box 2427 54306
414/432-6361 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
PersTr: Darlene Kuschel, VP
TrInv: Joseph Hoffmeyer, VP
EmplBen: Mary Marquis, VP

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 116 53027
414/673-5800 Tr/u$1 Mil
Hd: D. A. Carroll, Pres&TO
PersTr,CorpTr: James H. Semler, SrVP&AsstTO
Nancy Snyder, AsstCsh&AsstTO
James L. Vogelsang, AsstVP&AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Richard Meloy, Pres

Janesville

BANK ONE WISCONSIN TRUST COMPANY, NA
100 W. Milwaukee St. 53545
608/752-7851 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Curtis R. Parish, VP&Mgr

JOHNSON HERITAGE TRUST COMPANY
1 S. Main St., P.O. Box 5007 53547
608/756-5000
(Trust Service Office of Racine)
Hd: Steven G. Gabriel, SrVP&TrCoun
PersTr: Donald Zerrien, TO
Joan Pruefer, TO
EmplBen: Michael Wendler, TO
Nb: John Rodgers, VP

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161 Tr$65 Mil
Hd,CorpTr: John R. Gunnarson, VP&TO
PersTr: Donald W. Zerrien, TO
TrInv,EmplBen: Michael T. Wendler, TO
TrOpers: Joan Gunn
TDP: Debra Dampier

VALLEY TRUST COMPANY
(Operating at Valley Bank of Janesville)
P.O. Box 5000 53547
608/755-4249 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr,Nb: Peter C. Jacobs, SrVP
PersTr: Kathryn K. Shebiel, VP
Patricia J. Zimmerman, AsstVP
TrInv: Thomas E. McKaig, VP
TrOpers: Jane R. Stevenson, AsstVP
EmplBen: Richard Schmit, VP

Kenosha

BANK ONE WISCONSIN TRUST COMPANY, NA
2222 63rd St., P.O. Box 788 53140
414/658-1681 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Mgr: A. Daniel Oderkirk, VP&Mgr

FIRST BANK SOUTHEAST,NatAssn
625-57th St. 53140
414/658-3700
Dean A. Beck, VP&TO
Brian Lucareli, TrAdm

FIRST NATIONAL BANK
P.O. Box 280 53141
414/658-5230 Tr$211 Mil
(Trust Office at Bank of Elmwood, Racine)
Hd,TrInv,ComTrF,Nb: E. M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
Prob: M. Lee Hosman, AsstVP&TO
TrOpers: Alice U. Tuflewski, TOpO
EmplBen: Richard G. Brenner, TO

JOHNSON HERITAGE TRUST COMPANY
3928 60th St., P.O. Box 787 53142
414/658-2582
(Trust Service Office of Racine)
Hd: Robert B. Schneider, SrVP&Mgr
Nb: John Rodgers, VP

Kewaskum

VALLEY TRUST CO.
(Operating at Valley Bank of Kewaskum)
P.O. Box 68 53040
414/626-2171 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, VP

La Crosse

FIRST BANK, NatAssn, LA CROSSE
100 First Bank Pl., P.O. Box 309 54602-0309
608/782-8100
Coord: David Gresham

LA CROSSE TRUST CO.
311 Main St. 54601
608/782-1148 Tr$440 Mil
(Service Offices in Jackson County Bank, Black River Falls; Cottage Grove State Bank, Cottage Grove; Bank of Deerfield, Deerfield; Jefferson County Bank, Jefferson; State Bank of La Crosse, La Crosse; Park Bank, Madison; Mc Farland State Bank, Mc Farland; People's State Bank of Mazomainie, Mazomainie; Bank of Prairie du Sac; Prairie du Sac; Peoples State Bank, Prairie du Chien; First Bank of Sparta, Sparta; Bank of Waunakee, Waunakee & Community State Bank, Wisconsin Rapids)
G. D. Gelatt, Chm
Hd: Gary M. Veldey, Pres&CEO

Lake Geneva

FIRST BANK SOUTHEAST, NatAssn
303 Center St. 53147
414/248-9116
Dean A. Beck, VP&TO
Brian Lucareli, TrAdm

Lancaster

F&M TRUST COMPANY
P.O. Box 70 53813
608/723-2191 Tr$2.9 Mil
Hd: W. S. Johnson, Pres&TO

M&I LANCASTER STATE BANK
53813
608/723-4166 Tr$3.5 Mil
(Branch in Mt. Hope)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

★Madison

BANK ONE WISCONSIN TRUST COMPANY, NA
100 N. Fairchild, P.O. Box 3299 53704
608/246-2490 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David M. Kemp, VP&Mgr

FIRST WISCONSIN NATIONAL BANK
P.O. Box 7900 53707
608/252-4250 Tr$1.9 Bil
Hd: Robert L. Webster, SrVP&SrTO
PersTr: Frederik W. Jensen, VP
PersTrNb: Cheryl M. Shult, VP
TrInv: J. Scott Harkness, SrVP&CIO
EmplBen: Daniel J. Halpin, VP
EmplBenNb: Steven R. Parish, VP
TrOpers: Lynn R. Parker, AsstVP

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Madison)
One W. Main St., P.O. Box 830 53701
608/252-5950
Hd: James J. Holt, VP
PersTr: Oscar Seibel, VP
CorpTr: Margaret L. Kalina, VP
EmplBen: David Schedler, TO
TrInv: James L. Shanahan, VP
Nb: James E. Saunders, VP

VALLEY TRUST COMPANY
(Operating at Valley Bank of Madison)
P.O. Box 8915 53708
608/252-3554 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Joan Burke, VP
PersTr: Erica Hill, AsstVP
Cindy Lind, TO
Robin Stradinger, TO
TrInv: Mark Pittman, IO
Nb: William Stebbins, TO
TrInv,ComTrF: Robert A. Zellers, VP

VALLEY TRUST COMPANY
7878 Big Sky Drive 53719
608/833-1616
(Trust Office of Appleton)
Hd: James A. Kluge, SrVP&OffMgr
EmplBen: Joseph Vertuvec, VP
James Mueller, VP
Ann Basler, AsstVP
Cheri Teal, TO

Manitowoc

ASSOCIATED BANK LAKESHORE, N.A.
P.O. Box 787 54221
414/683-2428 Tr$349 Mil
Hd,TrInv,ComTrF: William A. Pohlmann, SrVP&TO
PersTr: Robert W. Brown, VP
EmplBen: James A. Noffke, VP&TO
TrOpers: Michael Wicklacz, TxO

FIRST NATIONAL BANK IN MANITOWOC
402 N. Eighth St. 54220
414/684-6611
Hd: Richard R. Jodarski, VP&TO
TrOpers: Kaye E. Johnson, TO
Nb: David J. Bellehumeur

FIRST WISCONSIN BANK OF MANITOWOC
1617 Washington St. 54220
414/682-8881
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Marinette

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO
Marguerite Lozier, AsstVP&AsstTO

STEPHENSON NATIONAL BANK & TRUST
1820 Marinett W. Hall Ave., P.O. Box 137 54143
715/732-1650 Tr$29 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr,TrInv: David B. Maguire, TO
TrOpers: Elizabeth Sanchez, TOpO
TDP: Marilynn Sheraski

Markesan

MARKESAN STATE BANK
P.O. Box 355 53946
414/398-2358 Tr$2 Mil
Hd: Martin E. Kirst, Pres&TO

Marshfield

ASSOCIATED CITIZENS BANK
P.O. Box 510 54449
715/384-3171 Tr$75 Mil
Hd: James Bartelt, VP&SrTO
Richard J. Kamps, SrVP&TrInvO
Frances A. Washington, AsstVP&TO
Betty Valenta, AsstVP&AsstTO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Central Bank & Trust)
4th & Central 54449
715/387-1134
Willis W. Allmandinger, VP

Menomonie

FIRST BANK & TRUST
P.O. Box 100 54751
715/235-5511 Tr$6.7 Mil
G. A. Talen, CEO
Hd: Joe B. Womack, SrTrExec
Deanna Thorson, TO

VALLEY BANK, MENOMONIE
P.O. Box 130 54751
715/235-5521 Tr$2 Mil
Hd,CorpTr,TrInv: Gene Haberman, Pres
PersTr,ComTrF,EmplBen,TrOpers,Nb: Richard Partlow, TO

Milwaukee

ASSOCIATED COMMERCE BANK
515 W. Wells 53201
414/271-1786 Tr$686 Mil
Hd,PersTr: Michael J. Krenz, VP&TO
TrInv: Mary E. Alling, VP&TO
ComTrF: K. K. Brusda, VP&TO
EmplBen: Jill M. Fardy, AsstVP&TO
TrOpers: Ann Mrotek

BANK ONE WISCONSIN TRUST COMPANY, NA
111 E. Wisconsin Ave., P.O. Box 1308 53201
414/765-2800 Tr$2.5 Bil
(Trust Service Offices in Antigo, Appleton, Auburndale, Beaver Dam, Brookfield, Burlington, Campbellsport, Clintonville, De Pere, Fond Du Lac, Green Bay, Janesville, Kenosha, Madison, Monroe, Neenah, New London, Oshkosh, Racine, Seymour, Stevens Point, Waukesha, Waupaca and West Bend)
Hd: David J. Kundert, Pres&CEO
PersTr: Robert L. Hanley, SrVP&SecCsh
EmplBen: Brian P. Bouda, SrVP
CorpTr: John R. Rudolph, VP
TrInv: Mark A. Elste, SrVP&ChIO
TrOpers: Paul H. Ewig, SrVP
Communications: Jane C. Arnold, VP
LegalCoun: Howard C. Williams, SrVP&LegalCoun
FinO: Mark F. VandenBusch, VP

FIRST BANK,NatAssn, MILWAUKEE
201 W. Wisconsin Ave. 53259
414/2[illegible]60 Tr$2.0 Bil
(Office in La Crosse)
Hd: Tracy E. Little, SrVP&MngTO
PersTr: Mark W. Sprenger, VP&TO
CorpTr: David L. Lauterbach, VP&TO
TrInv: Michael J. Millhouse, VP&TO
EmplBen: Jeffrey S. Syslack, VP&TO
TrOpers: Jim Nielsen, AsstVP&TO
Nb: Jacqueline K. Nelson, VP&TO
Terry N. Parsons, VP&TO

FIRST BANK SOUTHEAST, NatAssn
770 N. Jefferson St. 53202
414/276-1533 Tr$11 Mil
Dean A. Beck, VP&TO
Brian Lucareli, TrAdm

FIRST WISCONSIN TRUST COMPANY (T)
P.O. Box 2054 53201
414/765-5000 Tr$4.74 Bil
(Affiliated with Firstar Corporation with Trust Units in Eau Claire, Madison, Oshkosh & Sheboygan, WI; West Palm Beach FL, Phoenix, AZ, Oak Brook Terrace, Napierville, IL; Minneapolis, St. Paul & Stillwater, MN. Trust Service Offices in Appleton, Green Bay, Minocqua, Wausau & Wisconsin Rapids, WI)
Blaine E. Rieke, ChmBd&CEO
Philip R. Smith, Pres
PersTr: Donald S. Buzard, 1stVP,GenCoun&Sec
Admin: Lee G. Wolcott, VP
FinPlng: Philip A. Hardacre, VP
CorpTr,EmplBen: Thomas E. Hatcher, FVP
TrInv: Jackson A. Kirk, Jr., FVP
TrOpers: Marvin R. Anderson, FVP

KILBOURN STATE BANK
6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Trevor A. Harder, Pres&TO

MARSHALL & ILSLEY TRUST COMPANY
P.O. Box 2035 53201
414/765-8200
(Trust Service Offices in Beloit, Madison, Marshfield, Racine, Rhinelander, Stevens Point, Superior, Watertown & Wausau)
Hd: Michael J. Revane, Pres
EmplBen: Morry L. Birnbaum, VP
TrInv,PersTr,EmplBen: William J. Gumerman, VP
PersTrAdmin: Robert W. Mitchell, VP
Coun/PersTrSls: James F. Duca, VP

MILWAUKEE WESTERN BANK
Capitol Dr. at 60th St. 53216
414/442-5800 Tr$25 Mil
Nb,EmplBen,CorpTr,PersTr: O. K. Johnson, Jr., SrVP&TO
Margaret M. Crawford, AsstVP&TO
TrInv: Richard A. Sachs, Pres&ChmBd

NORWEST INVESTMENTS AND TRUST CO., WISCONSIN
6130 W. National Ave. 53214
414/224-4556 Tr$500 Mil
(Trust Office of Norwest Investments and Trust Co., Wisconsin, Sheboygan)
Jeffrey L. Morgan, SrVP&RegMgr
DisBrkg: Richard Gieringer, AcctExec
PersTr,EmplBen: Margaret Pauly, AsstVP
EmplBen: Mary Bennett, EBO

Minocqua

FIRST WISCONSIN TRUST COMPANY
54548
(Trust Service Office at First Wisconsin Bank of Minocqua)
Gary R. Ratts, AsstVP

Mondovi

BANK OF MONDOVI
54755
715/926-4234 Tr/u$1 Mil
Hd: Mrs. Peggy L. Serum, VP&TO

WISCONSIN (Cont'd)

Monroe

BANK ONE WISCONSIN TRUST COMPANY, NA
1717 10th St. 53566
608/328-4038 Tr$2.5 Bil
(Trust Office of Milwaukee)
Hd: Ronald M. Spielman, VP&Mgr

FIRST NATIONAL BANK AND TRUST
P.O. Box 98 53566
608/328-5160 Tr$51 Mil
Hd: Robert P. Smith, SrVP&SrTO
Lowell A. Rautmann, TO
Douglas F. Barnes, TO
Lydia M. McMicken, AsstTO

Mt. Hope

M&I LANCASTER STATE BANK
Main St. 53816
608/988-4512
(Branch of Lancaster)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

Neenah

ASSOCIATED BANK, N.A.
100 W. Wisconsin Ave. 54956
414/722-3321 Tr$780 Mil
Hd,PersTr: Michael B. Mahlik, VP&TO
PersTr: Michael L. Wise, VP&TO
CorpTr: Mary L. Scheffler, AsstVP&TO
TrInv: Neil T. Braun, VP&TO
ComTrF: Kenneth J. Brusda, VP&TO
EmplBen: Richard F. Harding, VP&TO
TrOpers: Ann G. Mrotek, TOpO
Nb: M. Elinor Smith, AsstVP
TDP: Ann G. Mrotek, TOpO

BANK ONE WISCONSIN TRUST COMPANY, NA
111 E. Wisconsin Ave., P.O. Box 789 54956
414/727-3260 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

New London

BANK ONE WISCONSIN TRUST COMPANY, NA
113 N. Water St., P.O. Box 268 54961
414/982-3300 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

Oshkosh

BANK ONE WISCONSIN TRUST COMPANY, NA
300 N. Main St., P.O. Box 680 54902
414/231-6610 Tr$2.5 Bil
Hd: Thomas J. Regan, VP&Mgr

FIRST WISCONSIN NATIONAL BANK
111 N. Main St., P.O. Box 2448 54901
414/424-4270 Tr$270 Mil
Hd: David R. Krumrei, 1stVP
Prob: Peter A. Rogers, AsstVP
PersTr: Dale W. Sonnenberg, AsstVP
Sandra A. Noe, TO
Amy Wigdale, TrAdm
Bryan Wycoff, TrAdm
EmplBen: Jacob I. Barnes, TO
TrInv,ComTrF: Steve Hooyman, PtfolMgr
TrOpers: Chris Farvour

VALLEY TRUST COMPANY
(Operating at Valley Bank Oshkosh)
P.O. Box 948 54902
414/236-5315 Tr$737 Mil
(Trust Office of Valley Trust Co. Appleton)
OffMgr,CorpTr: Thomas Chase, VP
PersTr: Mary Beth LeMere, AsstVP

Platteville

FIRST NATIONAL BANK OF PLATTEVILLE
170 W. Main St. 53818
608/348-7777 Tr$7 Mil
Hd: Nancy A. Boudreau, Pres
Polly L. Hauser, CPF,VP

MOUND CITY BANK
25 E. Pine St., P.O. Box 263 53818
608/348-2685 Tr$3.4 Mil
Hd,PersTr,CorpTr: Robert J. Just, Jr., Pres&TO
PersTr: Michael D. Moran, AsstTO&AsstCsh

Port Washington

PORT WASHINGTON STATE BANK
P.O. Box 176 53074
414/284-4416 Tr$10 Mil
Hd: F. M. Metz, ExecVP&TO

Prairie Du Chien

PEOPLES STATE BANK
(Service Office of La Crosse Trust Co., La Crosse)

Princeton

FIRST WISCONSIN NATIONAL BANK OF PRINCETON
102 Pearl St. 54968
414/295-6586
(Service Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Racine

BANK OF ELMWOOD
2704 Lathrop Ave. 53405
414/554-5321
(Trust Services provided by First National Bank of Kenosha)
M. Lee Hosman, AsstVP&TO

BANK ONE WISCONSIN TRUST COMPANY,NatAssn
500 Wisconsin Ave., P.O. Box 221 53401
414/633-8201 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: A. Daniel Oderkirk, VP&Mgr

FIRST BANK SOUTHEAST NatAssn
3525 Rapids Dr. 53404
414/886-3000
Dean A. Beck, VP&TO
Brian Lucareli, TrAdm

JOHNSON HERITAGE TRUST COMPANY
4041 N. Main St., Caller No. 2012 53401
414/639-4977
(Trust Service Offices in Janesville & Kenosha)
Hd: B. W. Salome, Pres&CEO
PersTr: Steven G. Gabriel, SrVP&TC
EmplBen: Robert B. Schneider, SrVP&TO
TrOpers: Michael J. Markiewicz, AsstVP
Nb: John F. Rodgers, VP

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Racine)
441 Main St. 53403
414/637-4411
Sharon A. Kubica, VP

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-8251 Tr$9 Mil
Hd: Sharon L. Braun, TO
Edward J. Miller, VP&AsstTO
Carol Weinke, AsstTO

Rhinelander

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Merchants Bank)
7 N. Brown St. 54501
715/369-3000

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Rhinelander)
P.O. Box 677 54501
715/362-6900 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP

Ripon

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Ripon)
P.O. Box 420 54971
414/748-7878 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP
PersTr: Doloris A. Ladwig, TO

Sauk City

VALLEY TRUST COMPANY
(Operating at Valley Bank, Sauk Prairie)
P.O. Box 638 53583
608/643-8591 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Seymour

BANK ONE WISCONSIN TRUST COMPANY, NA
222 S. Main St. 54165-0038
414/833-2385 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
James M. Curran, VP&Mgr

Shawano

VALLEY TRUST COMPANY
(Operating at Valley Bank of Shawano, N. [illegible]
P.O. Box 270 54166
715/526-6101 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP

Sheboygan

ASSOCIATED SHEBOYGAN BANK
1217 N. Taylor Dr., P.O. Box 488 53082-0488
414/459-[illegible]88
Jon [illegible]eckinen, VP&TO

FIRST WISCONSIN NATIONAL BANK OF SHEBOYGAN
605 Plaza 8 53081
414/459-6920 Tr$380 Mil
(Trust Offices in Grafton State Bank, Grafton; First Wisconsin Bank of Manitowoc, Manitowoc & First Wisconsin National Bank of Princeton, Princeton & First Wisconsin Bank of Two Rivers, Two Rivers)
Hd: Donald M. Meier, SrVP&MngSrTO
PersTr: Ronald G. Chinnock, VP&TO
TrInv: James E. Raffel, SrVP&TrInvO
EmplBen: Robert H. Foster, VP&TO
TrOpers: Warren Wieser, FVP-TrAdm
Nb: Tom Armstrong, VP&TO

NORWEST INVESTMENTS AND TRUST CO., WISCONSIN
636 Wisconsin Ave., P.O. Box 171 53082-171
414/459-2070 Tr$500 Mil
(Regional Trust Offices in Appleton, Eau Claire and Milwaukee. Trust Services at all other First Interstate Bank locations by appointment)
Hd: Eldon L. Bohrofen, Pres
Al Garson, ExecVP
Dennis Ohl, SrVP&RegMgr
PersTr: Allan Jurss, VP
Nancy Ruggles, TO
Charles Benedum, TO
Teri Strub, TO
EmplBen: Steve McDonnell, VP
CorpTr: Mari Lindner, CTO
Mktg: Margaret E. Martin, AsstVP
TrInv: Steve Smith, SrVP
Helen Ploetz, TrInvO
DisBkrg: Denise Strand, Mgr

Sparta

FIRST BANK OF SPARTA
(Service Office of La Crosse Trust Co., La Crosse)
UNION NATIONAL BANK & TRUST CO.
P.O. Box 249 54656
608/269-6737
Hd: John R. Wall, Pres&TO

Stevens Point

BANK ONE WISCONSIN TRUST COMPANY, NA
1045 Main St., Box A 54481
715/345-8841 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Marvin R. Wimmer, VP&Mgr
MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I First National Bank of Stevens Point)
1245 Main St. 54481
715/344-5100
William A. Diedrich, VP
Robert F. Penn, VP
Donald A. Jarek, VP

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
414/743-555[illegible] Tr$40 Mil
Hd: Paul Wickmann, TO

Sturtevant

FIRST BANK SOUTHEAST, NatAssn
2953 Wisconsin St. 53177
414/886-3000
Dean A. Beck, VP&TO
Brian Lucoreli, TrAdm

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$23 Mil
Hd: Kurt Kniess, TO
Alan Sebranek, AsstTO
TrOpers: Amy McCutcheon, TrAsst
VALLEY TRUST COMPANY
(Operating at Valley Bank, Sun Prairie)
P.O. Box 109 53590
608/837-7373 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Superior

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I First National Bank of Superior)
1425 Tower Ave. 54880
715/394-6611

Thiensville

VALLEY TRUST BANK
200 Green Bay Rd. 53092
414/242-7932
(Operating at Valley Bank Thiensville-Mequon. Trust Office of Appleton)
OffMgr: Patrick Brault, VP
Nb: Richard Walters, VP
PersSvcs: Rebecca K. Cartwright, TO
CorpSvcs: Edward J. Vertovec, Jr., VP

Tomah

FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr$19.8 Mil
Donald D. Kortbein, TO
Terry L. Winchel, TO
Richard Baumgarten, TO

Two Rivers

FIRST WISCONSIN BANK OF TWO RIVERS
(Trust Service Office of First Wisconsin Bank, Sheboygan)
1516 Washington St. 54241
414/793-5279
Thomas Armstrong, VP&TO

Union Grove

COMMUNITY STATE BANK
1201 Main St., P.O. Box 66 53182
414/878-3763
Hd: David Ballweg, Pres&TO
Bette DeRohan, AsstTO

Watertown

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Watertown)
M&I Plaza, P.O. Box 457 53094
414/261-7102
Robert W. Westrick, AsstVP

Waukesha

BANK ONE WISCONSIN TRUST COMPANY, NA
235 W. Broadway, P.O. Box 1[illegible]15 53186
Tr$[illegible].5 Bil
(Service Office of Milwaukee)
David J. Vetta, VP&Mgr
WAUKESHA STATE BANK
P.O. Box 648 53187
414/549-8541 Tr$55 Mil
Hd: J. Bernard Fiedler, CFP
Wendy Florian, TO
TrAdm: Lesli Kasten
Est: Marion Chapman

Waupaca

BANK ONE WISCONSIN TRUST COMPANY, NA
201 W. Main St., P.O. Box 286 54891
(Trust Service Office of Milwaukee)
Hd: Howard C. Williams, SrVP&Mgr

Wausau

CITIZENS BANK & TRUST
P.O. Box 59 54402-0059
715/845-4301 Tr$13.0 Mil
Greg Kohnert, VP&TO
FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First Wisconsin National Bank of Wausau)
P.O. Box 2047 54401
715/848-3833
John F. Hell, TO
Gary R. Ratts, AsstVP
MARSHALL & ILSLEY TRUST CO.
500 3rd St. P.O. Box 209 54402
715/845-3121
(Trust Service Office at M&I First American National Bank)
Hd: Gerald Riskey, VP
TrInv: Don K. Smith, VP
EmplBen: James E. Schremp, TO
Nb: Sandra J. Hoenisch
Wayne Stretsbery

West Bend

BANK ONE WISCONSIN TRUST COMPANY, NA
801 W. Washington St., P.O. Box 557 53095
414/338-2111 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: C. Brad Zulke, VP&Mgr

M&I FIRST NATIONAL BANK
P.O. Box 1980 53095
414/338-0611
Hd,CorpTr: R. T. Stephenson, SrVP&TO
PersTr: Jerome M. Becker, AsstVP&TO
TrInv,ComTrF: R. W. Schwenkner, VP&TO
EmplBen: M. F. Hron, VP&TO
TrOpers: M. A. Kandel, AsstVP&TOpO

Whitewater

COMMERCIAL BANK
200 S. Fremont St. 53190
414/473-1111
Jon D. Kachel, VP&TO
THE FIRST CITIZENS STATE BANK
207 W. Main St. 53190
414/473-2112 Tr$6 Mil
Hd: James Caldwell, TO
Mardell A. Winter, TO

Wisconsin Rapids

COMMUNITY STATE BANK
(Service Office of La Crosse Trust Co., LaCrosse)
FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First Wisconsin Bank of Wisconsin Rapids)
311 W. Grand Ave. 54494
715/424-1780
John F. Hell, TO
WOOD COUNTY TRUST COMPANY
181 2nd St. S., P.O. Box 99 54494
715/423-7600 Tr$150 Mil
Hd,TrInv: John L. Moffat, Pres
PersTr: Linda Bender
EmplBen: Thomas W. Cahill
TrOpers: Sandy Reinwand

Woodruff

VALLEY TRUST COMPANY
(Operating at Valley Bank at Minocqua/Woodruff)
P.O. Box 1140 54568
715/356-9511 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, VP

WYOMING

Buffalo

FIRST NATIONAL BANK
P.O. Box 400 82834
307/684-2211 Tr$5 Mil
Hd: George Schafer, Comp&TO
Wendy Martin, AsstTO
WYOMING BANK & TRUST CO.
P.O. Box 950 82834
307/684-2201 Tr$102 Mil
Hd: Donald P. Kraen, Pres

Casper

WYOMING NATION BANK CASPER
P.O. Box 2799 82602
307/266-1100 Tr$94 Mil
Hd: Dan W. Guerttman, SrVP&SrTO
PersTr: James R. Watson, VP&SrAdmO
Dick Munroe, VP&TO
Dory Graf, TO
CorpTr: Thomas A. Ward, Jr., VP
TrInv,ComTrF: Donald F. Rosenstein, VP
EmplBen: Kari Hix, AsstVP
TrOpers: Richard Filbert, TO

WYOMING (Cont'd)

★ Cheyenne

AMERICAN NATIONAL BANK
1912 Capitol Ave., P.O. Box 1528 82001
307/634-2121 Tr$45 Mil
Hd,PersTr,CorpTr,TrInv: Mickey Zanoni, SrVP&SrTO
PersTr,TrOpers: Delores Mayorga, VP&TO
PersTr: Susan Reese, TO

KEY TRUST COMPANY OF THE WEST
18th & Carey Ave. 82001
307/634-5961 Tr$60 Mil
Hd: R. Scott Murdock, SrVP&TO
PersTr: Doris Wagner, TO
Patty Riley, TO
CorpTr: Michael E. Bohl, VP&TO
Pamela Snell, AsstVP
TrOpers: Arlene J. Hamm, VP&TO

WYOMING NATIONAL BANK CHEYENNE
P.O. Box 1768 82003
307/634-3314 Tr$99.5 Mil
Hd,Nb: Neil M. Severinson, VP&SrTO,Mgr
PersTr: LeRoy Harvey, VP&TO
CorpTr: Dennis Randleman, AsstVP&TO
TrOpers,TDP: Rich Filbert, TOpO
TrInv,ComTrF: Don Rosenstein, IO
EmplBen: B. Nevling Clune, AsstVP&EBO

Cody

KEY BANK OF WYOMING
P.O. Box 2750 82414
307/587-2243 Tr$20 Mil
Hd: Marlene Obermueller, TO
PersTr: L. M. Reidel, TO

Douglas

CONVERSE COUNTY BANK
P.O. Drawer 689 82633
307/358-5300 Tr$18 Mil
Hd: Keith E. Cowden, VP&TO
Richard Cuthbertson, TO

Gillette

FIRST INTERSTATE BANK OF COMMERCE
P.O. Box 3004 82717
307/687-4470
(Branch of Sheridan)
Hd: James A. Dykes, VP&TO
TrOpers: Delores Warfield, TO

Jackson

JACKSON STATE BANK
P.O. Box 1788 83001
307/733-3737 Tr$2 Mil
Hd: Virginia Radford

Kemmerer

KEY BANK OF WYOMING
801 Pine Ave. 83101
307/877-4441 Tr$4.5 Mil
T. Mark Mickelson, Pres,CEO&TO
Mae Jean Julian, VP&TO

Lander

CENTRAL BANK & TRUST
P.O. Box 69 82520
307/332-4730 Tr$1 Mil
EmplBen,TrOpers: Bill VonHoltum, Pres

Laramie

KEY BANK-LARAMIE
P.O. Box 160 82070
307/745-8881 Tr$6 Mil
Hd: Dick Van Pelt, BrMgr
PersTr,CorpTr,TrInv,EmplBen,Nb: Michael E. Bohl, AsstTO
TrOpers,TDP: Emma Krafczik, AsstTO

Rawlins

RAWLINS NATIONAL BANK
P.O. Box 100 82301
307/324-2203 Tr$20.0 Mil
Hd: Jeff R. Thorpe, VP

Rock Springs

ROCK SPRINGS NATIONAL BANK
P.O. Box 880 82902-0880
307/362-8801 Tr$1 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: John W. Hay, Jr.
TrOpers: James M. Bastalich, TO
TDP: Jack K. Robertson, AsstTO

Sheridan

FIRST INTERSTATE BANK OF COMMERCE
P.O. Box 2007 82801
307/674-7411 Tr$135 Mil
(Branch in Gillette)
Hd: Robert L. Ferril, TO
TrOpers: Mary Lou Sare, TrAdmO

KEY BANK OF WYOMING
Trust Division
P.O. Box 9000 82801
307/674-4411 Tr$30 Mil
Hd: James Sparks, VP&TO

CANADIAN TRUST INSTITUTIONS

For reader convenience, the following alphabetical listing shows the provinces in which head offices are located. Each head office lists cities in which branches are located. Branches are not listed separately.

ALBERTA

Calgary

COMMERCIAL TRUST CO., LTD.
#400, 407-8th Ave. S.W. T2P 1E5
403/262-3017 Tr$194 Mil
Hd: Thomas S. Dobson, Pres

Edmonton

HERITAGE SAVINGS & TRUST CO.
10162 100 St. T5J OP5
403/421-7771
Hd: John S. Davediuk, VP-TrSvcs

NORTH WEST TRUST CO.
Toronto Dominion Tower, 18th Fl.
10205-101 ST., T5J 4R1
403/429-9300 TR$813 Mil
(Branches In Alta: Calgary, Camrose, Edmonton, Lethbridge, BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: Regina, Saskatoon, Yorkton)

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., S. T1J 0N5
403/320-1233
Hd: R. G. Thompson, Mgr

BRITISH COLUMBIA

Vancouver

FIRST CITY TRUST CO.
777 Hornby St. V62 1S4
604/688-9421 Tr$3 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Alberta: Calgary, Edmonton; Man: Brandon, Winnipeg; NS: Halifax; Ont: Brampton, Brantford, Burlington, Guelph, Hamilton, Kitchener, London, Ottawa, St. Catherine's, Toronto, Windsor; Que: Montreal; Sask: Regina & Saskatoon)

PRENOR TRUST COMPANY OF CANADA
2118 W. 41st Ave. V6M 1Z1
604/263-2787
(Branches in Alta: Calgary; BC: Vancouver-Downtown & Kerrisdale, N. Vancouver, W. Vancouver, Victoria; Man: Winnipeg; Sask: Saskatoon; Ont: Toronto, Oakville; Que: Montreal; NS: Halifax, Wolfville, Middleton, Yarmouth, Enfield)
Hd,TrOpers,PersTr,Nb: John B. Meyer
CorpTr,EmplBen: Grace Natale
TDP: Sylvia Jones

MANITOBA

Winnipeg

CORONET TRUST
104-386 Broadway R3C 0V6
204/944-8758 Tr/a$1 Mil
Hd: Mrs. Ester Sintson, Mgr
R. D. Evans, Pres

INVESTORS GROUP TRUST CO., LTD.
447 Portage Ave. R3C 3B6
204/956-8492 Tr$7.4 Bil
Hd: C. F. Schmidt
TrInv,ComTrF: R. E. Archer
EmplBen,Nb: J. L. Penner
TrOpers: M. Proch

NOVA SCOTIA

Halifax

CENTRAL GUARANTY TRUST COMPANY
1801 Hollis St., 20th Fl. B3J 3C8
902/420-2000
(Branches in Alta: Calgary; BC: Vancouver, Victoria; Man: Winnipeg; NB: Fredericton, Moncton, Saint John; NS: Halifax; Ont: London, Ottawa, Toronto, Windsor; Quebec: Montreal; Sask: Regina; BEDS: Luton)
Hd: James P. McClocklin, ExecVP
Hd,ConSvcs: S. Stewart, SrVP
Hd,PersFinSvcs,TrOpers: R. A. Thompson, VP
PersFin,InvSvcs,TrOpersTDP: J. J. Cameron, AsstVP
ClntSvcs,CorpTr: W. E. Brolly, VP
TrInv: A. Heginbottom, VP
Sls,CorpSvcs: D. Wannamaker, VP-PenSls
PersTr: G. H. Eby, VP
ComTrF: C. Tindall, AsstVP-PersTr
Nb: Brian Eckel, SlsMgr-PersTr

ONTARIO

Toronto

CANADA TRUST CO.
320 Bay St. M5H 2P6
416/361-8500 Tr$7.5 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax; Ont: Brantford, Hamilton, Kitchener, London, Ottawa, Toronto, Windsor; Woodstock; PEI: Charlottetown; Que: Montreal; Sask: Regina, Saskatoon)
TrSvcs,TrOpers: C. J. Stringer, ExecVP
PersTrSvcs,TrInv,ComTrF: Ming Tan, AsstVP
TrInv: B. Roegele, Nat'lInvMgr
PensTrSvcs: Murray Tonge, VP
Nb: Doug Wannamaker, VP

THE CANADA TRUST CO.
110 Yonge St. M5C 1T4
416/869-6267
Mgr: Tom Gregoriades

CENTRAL GUARANTY TRUSTCO
366 Bay St. M5H 2W5
416/975-4500
(Over 160 branches across Canada including branches in Alta: Calgary; BC: Vancouver, Victoria; Man: Winnipeg; NB: Fredericton, Moncton, St. John; NS: Amherst, Halifax; Ont: London, Ottawa, Toronto, Windsor; Que: Montreal; Sask: Regina)
Hd,ConsSvcs: J. F. Johnson, SrVP-Opers
Hd,PersFinSvcs: R. A. Thompson, VP-PenSvcs
ClntSvcs: W. E. Brolly, VP-CorpTrSvcs
TrInv: A. Heginbottom, VP-TrInv
TrDeptHd: A. Clarke, SrVP-TrSvcs
ComTrF: C. Tindall, AsstVP-PersTr
Nb: P. H. Hebb, VP-CorpDev(WesternReg)
Fid&TechSvcs: G. Owen, VP-Fid&TechSvcs

GENERAL TRUST CORPORATION OF CANADA
120 Adelaide St. West M5H 3Y3
416/867-3200 Tr$325 Mil (Book)
(Branches in Ont: Barrie, Hamilton, London & Toronto)
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen: R. A. Chamilliard, AsstVP
TrOpers,Nb: Terry J. Finn, TrDevO

THE INTERNATIONAL TRUST COMPANY
Royal Bank Plaza, N. Tower
P.O. Box 75 M5J 2J2
416/865-0515 Tr$3.3 Bil
Hd: John Matthews, Pres
ComTrF: Wm. A. Pascoe, VP
EmplBen: Sheldon Shaye, VP
TrOpers,TDP: Tom Edward, VP
Nb: Jack Freeman, AcctExec

NATIONAL TRUST
21 King Street M5C 1B3
416/361-3611 Tr$39.6 Bil
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge & Red Deer; BC: Vancouver, Burnaby, Kamloops, Richmond, Victoria; Man: Winnipeg; Sask: Regina & Saskatoon; Ont: Ajax, Alliston, Arnprior, Aylmer, Barrie, Belleville, Bowmanville, Bramalea, Brampton, Brantford, Brockville, Burlington, Cannington, Chatham, Cobourg, Collingwood, Exeter, Fonthill, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Markham, Meaford, Milton, Mitchell, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Oshawa, Ottawa, Owen Sound, Pembroke, Peterborough, Pickering, Port Credit, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Scarborough, Simcoe, Smiths Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Waterloo, Whitby, Windsor & Woodstock; Que: Montreal; Nova Scotia: Halifax)
Hd: B. V. Mehlenbacher, Pres&CEO
ComTrF: T. M. Kalvik, SrVP-CorpSvcs
PersTr: W. J. Switzer, SrVP-PersFinSvcs
CorpTr: B. M. Fedoryk, VP-CorpSvcs
TrInv: J. S. Payzant, SrVP-Inv&Treas
EmplBen: Paul Lewis, VP-EmplBen
TrOpers: Tony Kalvik, SrVP-CorpTrSvcs
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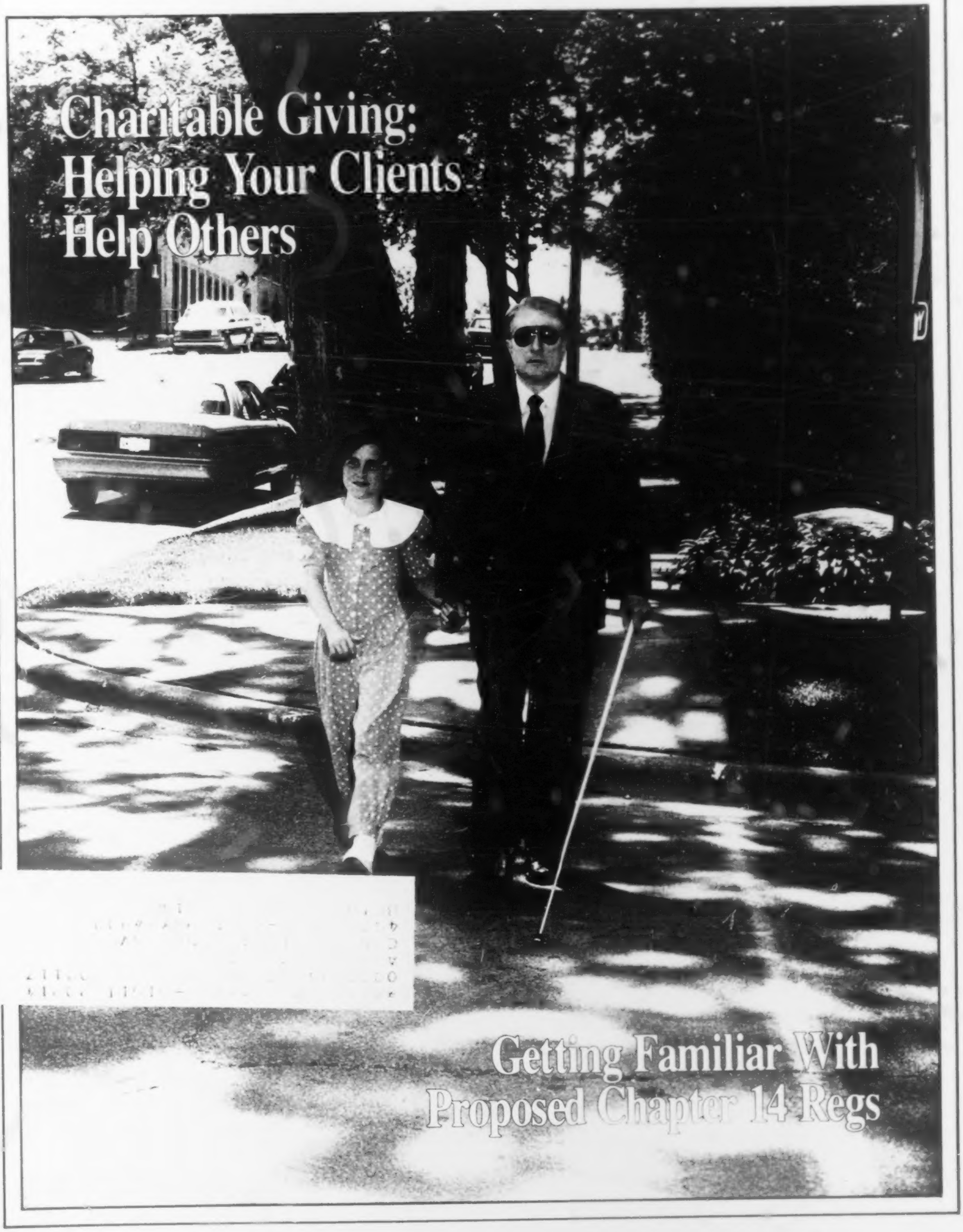

Charitable Giving: Helping Your Clients Help Others

Getting Familiar With Proposed Chapter 14 Regs

TRUSTS & ESTATES.

Volume 130, No. 8 | Estate Planning and Administration Since 1904 | AUGUST 1991

CHARITABLE GIVING

10 / **Changing Advantages Of Charitable Contributions**
Awareness of the alterations of tax law and the resulting pitfalls and advantages is invaluable
Nathan Oestreich
Carol Venable
James Williamson

24 / **Now May Be The Time To Donate Tangible Personal Property**
Gifts of tangible property to a charity for use-related purposes may avoid AMT adversity
Paul J. Lochray

29 / **Examining The Factors That Affect Charitable Giving**
Economic, social and psychological factors must be considered when charitable giving is an option
Barry W. Johnson
Jeffrey P. Rosenfeld

38 / **Analyzing The Trends Within Private Foundations**
Private foundations wield a great deal of discretion in the management and distribution of their money
Alicia L. Meckstroth

---

48 / **Getting Familiar With Proposed Chapter 14 Regs**
An overview of the Code's reconstruction: How Chapter 14 makes up for Sec. 2036(c)
Roy M. Adams
David A. Herpe

50 / **Is There New Hope For Life Insurance Trusts?**
To minimize the risk of inclusion in the estate, compliance with IRS Codes and Regulations is a must
Edward E. Milam
Kenneth J. Fowler

55 / **Beneficiaries Are Satisfied When Involvement Is Generated**
While generating involvement is demanding, the rewards make the effort completely worthwhile
Russ A. Prince

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Charitable Giving
Helping Your Clients
Help Others
Getting Familiar With
Proposed Chapter 14 Regs

COVER

Charitable giving, an option in estate planning, is becoming increasingly popular among clients who wish to "give back" to society. Photo courtesy The Hadley School For The Blind, Winnetka, IL.

DEPARTMENTS

4 Commentary
6 Trends & Developments

Commentary

Charities Blossom In A Slow Economy

Even in a down year for economic growth, people are still willing to give to charity. According to a recent report on private philanthropic giving by the AAFRC Trust for Philanthropy, contributions to the nation's non-profit organizations grew to an estimated $122.57 billion in 1990 for an increase of 5.75 percent over the previous year or 1 percent after adjusting for inflation.

The report goes on to say (see this month's Trends & Developments for more details) that donations by individuals, foundation grants and bequests or gifts made in Wills have all shown substantial increases above the rate of inflation.

Where is the money coming from? It's coming from the same segment of the population that now comprises the fastest-growing group of potential clients for the trust and estate planner — the baby boomers.

The baby boomers have embraced charitable giving as a means of dispersing a portion of their wealth and it is therefore imperative that estate planners know how to identify these potential donors and offer them the most comprehensive advice.

This month, in two separate detailed studies, members of the IRS Statistics of Income Division analyze the factors which affect charitable giving and the demographics of the investors and distributors of tax-exempt charitable dollars to private foundations. In the first of the studies, it is noted that "top wealthholders" account for approximately 71 percent of all bequests made by U.S. decedents and that 9 percent of estate tax decedents made gifts of $1 million or more. In the second study, it is stated that "non-operating" foundations comprise some 91 percent of the foundation population and control over 90 percent of the fair market value of assets (over $103 billion in 1987).

On the technical side this month, Carol Venable, James Williamson and Nathan Oestreich of San Diego State University look at five substantial legislative developments — two from the Revenue Reconciliation Act of 1990 — which have had an affect on contributions of capital gain property. And, Paul Lochray of the College of Financial Planning discusses how gifts of tangible personal property to a qualified charity for a use-related purpose may avoid the adverse alternative minimum tax consequences associated with such gifts if the gift is made in 1991. ☐

Michael S. Klim

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BPA

Examining The Factors That Affect Charitable Giving

A variety of economic, social, and psychological factors must be taken into account when determining who will give and how much

By **BARRY W. JOHNSON**
JEFFREY P. ROSENFELD
Internal Revenue Service
Washington, DC

Analysis of Federal Estate Tax Returns (Forms 706) filed for 1986 decedents shows the interplay of social and economic factors on bequest decisions. Data from 706 returns show that marital status, gender and social class are important predictors of charitable giving. These factors, coupled with individual values and beliefs, predispose a person to make a charitable bequest. Tax incentives can also affect the amount given, as well as the timing and form of such bequests. Total giving to charities in 1986 was nearly $92 billion, or about 2 percent of the Gross National Product (AAFRC, 1987: Giving USA: Estimates of Philanthropic Giving in 1986 and the Trends They Show). The majority of these gifts were given by individuals, both directly (82.2 percent) and through bequests (6.7 percent). Total bequests to charities amounted to $6.2 billion in 1986. These bequests can have a significant impact on recipient organizations.

As a group, these "top wealthholders"[1] gave $4.1 billion, and accounted for about 71 percent of all such bequests made by U.S. decedents (Giving USA, 1987). Nine percent of the estate tax decedents made gifts of $1 million or more. These large gifts totaled nearly $3 billion, or about 72 percent of the charitable bequests made by top wealthholders. The majority of the remaining decedents made bequests of less than $250,000. Even so, the sum of these "small" bequests was over $200 million. It is no wonder that organizations expend considerable fund raising effort to garner bequests. (See Exhibit 1.)

1986 Decedents

The bequest data examined in this article were gathered by the IRS's Statistics of Income Division (SOI). SOI samples estate tax returns annually in order to evaluate the effects of tax policy and to provide annual estimates of the financial characteristics of estate tax filers. Currently, an estate tax return must be filed within nine months of a decedent's death; a six month extension is available beyond that. Thus, returns for a particular year of death may be filed over a period of several years. This article presents data from returns filed in 1986-1988, focusing on 1986 as the year of death. A federal estate tax re-

EXHIBIT 1

1986 Decedents, Charitable Bequests by Size of Bequest

[All figures are estimates based on samples—money amounts are in thousands of dollars]

Size of Bequest	Decedents[1]		Bequests	
	Number	Percent	Amount	Percent
Total	8,990	100.0%	$4,146,944	100.0%
Under $250,000	6,491	72.1	207,147	5.0
$250,000 Under $500,000	645	7.2	235,994	5.7
$500,000 Under $1,000,000	1,039	11.6	723,519	17.4
$1,000,000 Under $10,000,000	778	8.7	1,680,865	40.6
$10,000,000 or More	37	0.4	1,299,418	31.3

[1] Includes all U.S. estate tax decedents making charitable bequests, with net worth of $500,000 or more.

EXHIBIT 3

Charitable Bequests as a Percentage of Net Worth, By Sex and Size of Net Worth, 1986

[All figures are estimates based on samples—money amounts are in thousands of dollars]

Size of Net Worth	All Decedents[1]		Male Decedents[1]		Female Decedents[1]	
	Amount	Percent	Amount	Percent	Amount	Percent
Total	$4,146,944	24.3%	$2,159,824	24.5%	$1,987,120	24.1%
$500,000 Under $1,000,000	704,496	20.1	220,774	16.3	483,722	22.5
$1,000,000 Under $2,500,000	883,421	22.0	342,501	18.9	540,920	24.6
$2,500,000 Under $5,000,000	577,015	22.6	267,651	21.2	309,365	24.0
$5,000,000 or More	1,982,012	28.5	1,328,898	30.4	653,114	25.1

[1] Includes all U.S. estate tax decedents making charitable bequests, with net worth of $500,000 or more.

turn was required for all 1986 decedents with at least $500,000 in total gross estate at the time of their death; the top tax rate was 55 percent.

There were an estimated 45,800 U.S. citizens who died in 1986 with gross estates above the $500,000 filing requirement, representing only about 2.2 percent of the U.S. decedent population.[2] These decedents had a combined gross estate of over $66 billion. Over 56 percent of them were male, most of whom were married; most of the female decedents were widowed. The average age at death for males and females was 73.8 and 79.5, respectively.

Almost 20 percent of these 1986 decedents made bequests to charitable organizations. These bequests accounted for slightly over 24 percent of their net estates. (Net estate, or net worth, is defined as total assets, including life insurance owned by the decedent and certain lifetime transfers, minus debts.)[1] The average (mean) bequest amount was $460,000. The minimum bequest value was $100 and the maximum, well over $150 million. Gender and net worth are the two most important variables for predicting the value of bequests.

Female decedents were almost twice as likely as males to make bequests to charitable organizations. Their rate of charitable giving exceeds the rate for men and also exceeds the aggregate rate for all decedents. It also illustrates that, regardless of sex, the likelihood of making a charitable bequest increases significantly as net worth rises. Almost half the women and 35 percent of the men in the highest net worth group made bequests to charities. This may be due to the ability of larger estates to adequately provide for family members and make a significant gift, or to the lower cost of charitable giving incurred at the higher tax rates. (See Exhibit 2).

While the likelihood of making a charitable bequest increases significantly with the size of net worth, regardless of sex, the data suggest that net worth does not substantially influence the relative amount given by female decedents. Women, on average, give about 24 percent of their net estates. The charitable giving of male decedents is more sensitive to net worth. Their giving, as a percentage of net estate, almost doubles, from 16 percent for those in the lowest net worth category, to 30 percent in the highest. Interestingly, while women are more likely to make a charitable bequest, and those with a net worth less than $5 million gave more than men, men in the largest net worth category gave away a larger percentage of their estates. (See Exhibit 3.)

EXHIBIT 2

Charitable Donors as a Percent of Estate Tax Decedents By Sex and Size of Net Worth, 1986

[All figures are estimates based on samples]

Size of Net Worth	All Decedents[1]		Male Decedents[1]		Female Decedents[1]	
	Number	Percent	Number	Percent	Number	Percent
Total	8,990	20.4%	3,766	15.2%	5,224	27.0%
$500,000 Under $1,000,000	5,054	18.1	1,903	12.8	3,151	24.1
1,000,000 Under $2,500,000	2,668	22.0	1,196	16.5	1,472	30.2
$2,500,000 Under $5,000,000	739	27.7	366	20.8	373	41.0
$5,000,000 or More	529	39.6	302	35.1	227	47.8

[1] Includes all U.S. estate tax decedents making charitable bequests, with net worth of $500,000 or more.

Marital Status

Married decedents of both sexes were the least likely group to make a charitable bequest; their bequests, as a percentage of net worth, were also the smallest, averaging about 14 percent for females and 19 percent for males. Widowed decedents were more than twice as likely to make charitable gifts, giving away just over 23 percent of their net estates. Single decedents were the most likely to make bequests and gave the largest percentage of their estates. It is worth noting the difference in the bequest behaviors of separated or divorced male and female decedents. The amount given by males in that group resembles that of their married counterparts, while the amount bequeathed by separated or divorced females parallels the behavior of widows.

The data indicate that a greater percentage of women make these bequests. The large percentage of widowed women can be explained by the fact that married women often outlive their husbands. The charitable giving of widows often represents the bequest desires of both spouses. They choose to make their charitable gifts after the death of the second spouse, having first provided for dependents and taken full advantage of the unlimited marital deduction. (See Exhibit 4.)

Today's cohort of wealthy women age 65 and over tend to be very traditional and, as a result, may be more fiscally conservative (Odendahl, 1987). They tend to allow financial advisors to have a large role in their money management (Odendahl, 1987). They are also more likely to make lifetime gifts, as well as charitable bequests, because very wealthy women have traditionally been more involved with philanthropic activities than either men or their less wealthy counterparts.

The above observations seem consistent with the findings of other researchers (see, for example, Joulfaian, 1990, and Boskin, 1976). While Boskin found that sex was relatively unimportant, he notes that marital status, particularly the difference between married and unmarried decedents, was statistically significant. A surviving spouse and dependents take precedence over charitable bequests, particularly among younger decedents.

The size of charitable bequests, relative to estate size, increases with the age of the decedent. As potential heirs age and develop their own fortunes, benefactors are freer to substitute charitable for non-charitable beneficiaries. The 1986 decedents in our sample who were under 60 years of age gave almost 14 percent of their net estate to charity. Those in their 70s gave nearly 60 percent more than those in their 60s. Decedents in their 80s gave about 5 percent more than those 10 years their junior. Those in their 90s gave an additional 7 percent over the octogenarians. The relationship between age and giving, as with that of sex and giving, must be interpreted cautiously, however. The potential collinearity of these variables with marital status blurs the separate influences of these factors on philanthropic decisions. (See Exhibit 5.)

For analytical purposes, bequests to recipient organizations were placed into one of the following categories: arts and humanities; religious; educational, medical or scientific; social welfare; private foundations; or other. In 1986, foundations received almost $1,228,233, including 63 percent of the largest gifts (those of $10 million or more), while organizations involved with education or medical and scientific research, usually private colleges and universities, were the favored beneficiaries of estates making smaller contributions. Religious organizations received bequests from the greatest number of decedents, but ranked fourth in the amount received.

Approximately 42 percent of bequests from male decedents went to private foundations.[1] Educational, medical or scientific organizations were their second most frequent recipients. Forty percent of the bequests made by female decedents went to educational organizations. They also gave more to religious organizations than men. Foundations ranked third on the list of charitable beneficiaries. (See Figure 1.)

The decision to make a charitable bequest is shaped by economic, social, and psychological factors. Boskin (1976), writing on motives for charitable giving, identifies the following economic factors: savings and consumption habits, lifetime gifts, lifetime contributions, and non-charitable bequests. The tax treatment of contributions affects the relationship of these factors. Along with these economic considerations are social factors which impact on charitable giving. The testamentary behavior of

EXHIBIT 4

Donors As a Percentage of All Estate Tax Decedents, Gifts As A Percentage of Net Worth, By Sex and Marital Status, 1986

	All Decedents[1]		Male Decedents[1]		Female Decedents[1]	
Marital Status:	**% Donors**	**% Given**	**% Donors**	**% Given**	**% Donors**	**% Given**
Total................	20.4%	24.3%	15.2%	24.5%	27.0%	24.1%
Married................	9.6	18.1	9.2	19.1	11.4	13.8
Widowed..............	28.3	24.0	26.9	25.8	29.0	23.3
Single..................	42.7	43.7	32.2	46.0	56.0	40.6
Divorced/Separated	18.5	22.0	15.8	16.2	22.4	28.6

[1] Includes all U.S. estate tax decedents making charitable bequests, with net worth of $500,000 or more.

EXHIBIT 5

Number of Benefactors, Net Worth, Charitable Bequests and Bequests As A Percentage of Net Worth, By Age At Death

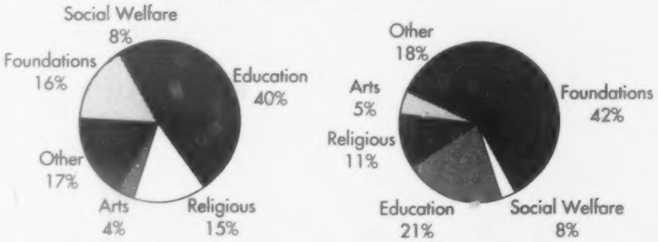
[All figures are estimates based on samples—money amounts are in thousands of dollars]

Age At Death	Number[1]	Net Worth	Bequest	Percent
Total	8,990	$17,033,439	$4,146,944	24.3%
Under 50........	64	99,650	13,627	13.7
50 Under 60....	185	399,368	53,855	13.5
60 Under 70....	701	1,139,199	171,688	15.1
70 Under 80....	2,007	4,545,496	1,097,118	24.1
80 Under 90....	3,820	7,013,895	1,772,626	25.3
90 And Older	2,212	3,835,830	1,038,030	27.1

[1] Includes all U.S. estate tax decedents making charitable bequests, with net worth of $500,000 or more.

FIGURE 1

Beneficiaries of Charitable Bequests
By Sex of Benefactor, 1986



Female Decedents

Male Decedents

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wealthy people is shaped by social norms and values (Schervish, 1986), community standards and peer pressures, as when, for example, charitable giving becomes a way of "Keeping Up With The Joneses" (Rosenfeld, 1991).

There is also a psychological component to charitable giving. Survey data show that many wealthy benefactors give out of desire to share their wealth with others who are less fortunate. Gifts are made to organizations involved with issues of personal interest or concern to the donor. Values instilled through religious involvement seem to play an important role for these donors. Consistent with this theme is the finding that people who make charitable bequests frequently believe in the efficacy of individual effort, rather than government, to address social problems (Boris, 1987).

On the other hand, bequests to colleges, museums, or hospitals are often motivated by what psychologist Eric Erikson has called "generativity": the desire to build something which will perpetuate the work or memory of the donor, or the donor's family (Erikson, 1950; 1982).[5] Charitable giving can also be less than altruistic, as when motivated by guilt. There are also pragmatic motives for charitable giving. These include bequests to organizations (such as colleges or universities) from which a business or a family will benefit (Schervish, 1987). Whatever the motive, the decision to make a charitable bequest typically occurs late in life for most wealthy individuals. Sociological research confirms that top wealthholders put their energies into acquiring and accumulating wealth until relatively late in life. Only after they feel financially secure — often at about the time they contemplate retirement — do they become more involved with the social, political and philanthropic causes which will eventually motivate their charitable bequests (Rosenfeld, 1980, 1991).

Foundations

Foundations are typically formed by white, Protestant males over the age of 50 who are married and have children. Most were set up in the 1950s and 60s, although some continue to be formed today, primarily through bequests. The Survey on Foundation Formation, Growth and Termination found that the primary reason for establishing a foundation was to have a means of giving systematically in an area philosophically important to the founder (Odendahl & Boris, 1986). It is also a way of maintaining control over the uses of their contributions. There are a variety of other motives for setting up a foundation. Among these are concern for the welfare of others, feelings of social responsibility, and tax considerations.

Foundation formation may be particularly sensitive to changes in tax rates (Boskin, 1976). The decline in foundation formation following the 1969 Tax Reform Act, which eliminated some of the tax advantages afforded gifts to foundations, may reflect this economic fact. Ever since 1969, wealthholders have established fewer foundations, but continue making bequests to existing foundations. The costs involved in setting up a foundation, both in terms of personal involvement and capital, in the absence of tax advantages, has encouraged wealthholders to make bequests to existing foundations while finding other ways to achieve their lifetime philanthropic goals.

The Charitable Deduction

There has been much debate over the effectiveness of the charitable deduction allowed for both the federal income and estate tax. Economists argue that a significant amount of charitable behavior depends on these deductions. According to this line of reasoning, the tax and the deduction have two opposing effects. First, the tax reduces the estate available for division between potential heirs and charities. This is known as the wealth effect and should have a negative effect on gifts to charity. Second, the deduction reduces the price of giving to charity relative to giving to a non-charity which should encourage charitable giving. This is called the price effect because the price of each additional dollar given to charity, relative to a non-charity, is only $1 — the marginal tax rate (the amount of tax savings attributable to the deduction) (Boskin, 1976). Thus, in the highest tax bracket, the cost of a dollar given to charity, rather than a non-charity, is only $.45 ($1 - .55). The progressive structure of the tax rates suggests that both the wealth and price effects increase with the size of the taxable estate. The magnitude of these effects determines the effect of changes in the tax system on charitable giving (Boskin).

Survey research (Independent Sector, 1990) indicates that tax consequences are not a major consideration when people decide to make charitable gifts. Ninety percent of respondents surveyed in 1986 said they would not change their charitable giving patterns in 1987 in response to the limits placed on both the valuation of assets given to charity and on the relative size of the charitable deduction as a part of the Tax Reform Act of 1986. Only 2 percent of the respondents in the sample attributed their charitable giving to tax incentives, while 37 percent said they gave because of strong feelings toward a particular charity.

A series of focus groups with estate-planning professionals confirm that taxes affect the level and timing of a gift, but not the decision to make a gift. In 1986 and 1989, the Statistics of Income Division of the IRS conducted focus groups with estate planning professionals to discuss a wide range of issues associated with charitable giving. Estate planners, accountants, and bank trust officers who work with affluent clients say that these clients come to them with pre-existing goals concerning charitable bequests. They rarely suggest charitable giving as a tax savings option. This finding is consistent with the survey research mentioned earlier, and helps put taxes, as incentives or constraints on charitable giving, in perspective. They affect timing and level of charitable giving. By examining price elasticities, it is possible to measure this effect.

Empirical Studies

In order to examine the effects of taxes on charitable bequests, a measure of the change in giving associated with a change in the tax rate is needed. This measure is known as the price elasticity of charitable giving. An elasticity greater than one (in absolute terms) means that a change in the tax rate stimulates a relatively larger change in the amount bequeathed. In that case, the tax is said to be an efficient means of stimulating behavior. If, on the other hand, the elasticity is less than one, it can be argued that the deduction is inefficient, as the loss in revenue is not made up by gifts to charity; in this case, charities would fare better if the deduction were abolished, and instead, the government were to distribute tax revenue directly to them.

Several economists have used both federal estate tax returns and state probate records to quantify the effects of taxes on giving (for a more complete discussion see Joulfaian, 1990, or Clotfelter, 1985). Two separate studies using 1957-59, 1969, and 1976 federal estate tax data showed a price elasticity of charitable bequests greater than one for small and moderate size estates (Boskin, 1976 & Clotfelter, 1985). Elasticities very close to one were calculated for the very largest estates, leading to the conclusion that the tax deduction was efficient for all but the very wealthy. Both concluded that eliminating the deduction would sharply curtail charitable bequests and increase bequests to heirs. A reduction in tax rates would have a similar, although less severe, effect.

Joulfaian (1990) obtained similar results using 1986 data. His research is significant because it suggests that the scope of charitable giving is influenced by tax incentives. Joulfaian found that the number of different charities included in the benefactor's estate plan increased as the marginal tax rate faced by the estate rose. He also described differential giving (i.e. to the arts, to education, to foundations, etc.) based on marginal tax rates. Between 1976 and 1986 the value of charitable bequests (as described in the following section) declined significantly. Joulfaian's study suggests that the effects of

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this decline were distributed unevenly across charitable sectors.

Charitable Giving

Tax reforms in 1976 and 1982 have significantly changed the composition of the estate tax population. The filing requirement in 1976 was $60,000 and the top tax rate was 77 percent. As a result of reforms, the maximum rate was lowered to 55 percent and the filing requirement raised to $500,000 by 1986, and ultimately to $600,000 for decedents dying in 1987 and later. The tax law was also modified in several other ways, the most significant being the creation of the unlimited marital deduction, replacing the previous deduction, which was limited to half the value of the decedent's gross estate. It was predicted that these changes would have a significant impact on charitable bequests.

Decedents dying in 1976 and 1986 with gross estates of at least $500,000[1] in constant 1986 dollars.[2] The number and their aggregate net worth increased about 45 percent over the period. The percentage of filers making a charitable bequest has remained fairly stable, declining slightly from just over 22 percent of all decedents in 1976 to nearly 20 percent in 1986. The value of charitable bequests, relative to the size of net worth, however, has declined significantly. In 1976, over 10 percent of aggregate net worth was bequeathed to charities; that percentage fell to just 6.3 percent in 1986. The actual amount given decreased about 10 percent in real terms over the period. (See Exhibit 6.)

It is certainly an oversimplification to attempt to describe the charitable giving behavior of U.S. decedents solely in terms of the effects of taxes. The fact that only 23 percent of all decedents whose estates incurred tax liabilities made charitable bequests says that taxation is, at best, an imperfect inducement for philanthropic activity. The above data, however, show that their influence can be significant.

Conclusion

The decision to include philanthropic bequests among the beneficiaries of an estate is dependent on many factors. Specifically, a variety of psychological and social influences seem to play a large role. The presence of a surviving spouse and other dependents compete directly with charities as beneficiaries. This is demonstrated by the importance of marital status and, to a lesser degree, age, as a determinant of charitable giving. Decedents with higher net worth are better able to meet these competing needs. The sex of the decedent plays a role as well, particularly in today's cohort of very wealthy older women, where social changes brought about by the women's movement have been less pervasive (Odendahl, 1987). Tax policy also plays a significant role in determining the timing and form of gifts and affects the amount given. Even here, though, net worth, obligations, potential heirs, and the liquidity of the estate are key factors as well.

A number of researchers are currently studying philanthropic behavior by tracking individuals over periods of time, rather than using traditional cross sectional data (see Auten and Randolph, 1990 and Steinberg, 1990). The assumption underlying this approach is that an individual's charitable giving represents a structured, long term goal. Likewise, charitable bequests can best be understood as expressions of giving which had been socially and economically structured earlier in the decedent's life. Future research on charitable giving will make more systematic connections between bequests at the end of a lifetime, and charitable giving throughout life. □

EXHIBIT 6

Decedents With Estates Valued at $500,000[1] or More 1976 and 1986 Years of Death*

[All figures are estimates based on samples—money amounts are in thousands of dollars[1]]

Item	1976 YOD[1,2]	1986 YOD
Total Number of Filers.................	31,772	45,800
Aggregate Net Worth..................	$45,377,360	$66,018,791
Filers Making Charitable Bequests .	7,020	9,114
Percent Filers Making Bequests	22.1%	19.9%
Aggregate Charitable Bequests.....	$4,613,320	$4,152,733
Bequests as a Percent of Net Worth	10.2%	6.3%

[1] Constant 1986 dollars.

[2] 1976 year of death is represented by returns filed in 1977.

*Table includes decedents with net worth less than $500,000

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FOOTNOTES

1. The data presented here are for 1986 decedents who were required to file a federal estate tax return because their gross estate at the time of death was at least $500,000. Additionally, returns for decedents with net estates valued at less than $500,000 have been removed from the sample for this analysis. The charitable bequests examined here are those intended as a deduction from gross estate as reported on Schedule 0 of Form 706. When there is no estate tax due, as when the unlimited marital deduction is used, small charitable bequests are often omitted from the form, or are reported with the other beneficiary data on page 2 of the return; these will be absent from our estimates.

2. Based on the number of deaths of U.S. resi-

dents in 1986 as reported by the National Center for Health Statistics.

3. Researchers have used various measures of wealth to study charitable giving. These include: total gross estate (Bartold & Plotnick), economic estate (total gross estate minus estate expenses and taxable lifetime transfers); adjusted economic estate (economic estate less the amount of tax that would have been owed in the absence of a charitable bequest) (Boskin), and adjusted disposable estate (adjusted economic estate plus taxable lifetime transfers) (Clotfelter, Joulfaian). Economic estate most closely approximates the actual estate available for a charitable bequest. However, the expenses related to a decedent's death and the administration of the estate are often reported on the decedent's final income tax return rather than on the Form 706. This may be particularly true when an estate is non-taxable, as when there is a large bequest to the surviving spouse or charity. Therefore, although net worth overstates the amount of estate available for distribution, it has less potential for introducing a bias due to reporting practices.

4. Bequests to foundations are ultimately used to support other organizations. For example, in 1986, a foundation gave over 2.2 billion dollars to the following types of organizations (expressed as a percentage of their total giving): welfare - 26.9 percent, education - 21.9 percent, health - 20.5 percent, cultural activities - 14.7 percent, social science - 8.8 percent, science - 6.4 percent, and religion - 1.3 percent (Source: The Foundation Grants Index, 18th Edition, Foundation Center, 1989).

5. Erikson says that generativity is an important developmental task during adulthood.

6. All dollar amounts were converted to constant 1986 dollars using the implicit price deflator for gross national product, *Economic Report of the President*, U.S. Government Printing Office, Washington, DC, 1990. Only returns with $500,000 or more of gross estate in 1986 dollars were included.

7. 1976 year of death data are represented by data collected during tax year 1977, *Statistics of Income — 1976, Estate Tax Returns*, U.S. Government Printing Office, Washington, DC, 1979.

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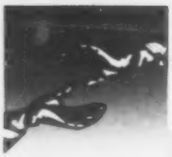

Analyzing the Trends Within Private Foundations

Private foundations possess a great deal of latitude in the manner which they distribute and manage their money

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Based on an examination of financial data and legislative and economic forces from 1974-87, this analysis discusses trends within the area of private foundations. Of particular interest are the changes following the passage of the Economic Recovery Tax Act of 1981 (ERTA). ERTA changed the way that foundations calculate the required charitable payout amount. A foundation typically invests its endowment in order to realize a rate of return that will help to support the payout requirement and often enable the foundation to exist permanently. Although foundations distributed fewer charitable dollars in the years immediately following 1981, by 1987 charitable distributions had increased significantly. Since ERTA, the largest foundations, after realizing the greatest gains in the value of their endowments, have also increased charitable distributions at the greatest rate.

Overview

In 1987 there were approximately 36,000 private foundations in the United States representing approximately 10 percent of all tax-exempt nonprofit organizations recognized under Sec. 501(c)(3) of the IRC. Of these organizations foundations held approximately 15 percent of assets. Collectively they distributed over $8 billion in 1987 (current dollars), mainly in the form of grants to individuals and other nonprofit groups to support areas such as research, education, community needs, and cultural programs.

In 1987, there were approximately 32,700 "non-operating" foundations. This is an analysis of such "non-operating" private foundations, as opposed to "operating" private foundations. Non-operating foundations comprise approximately 91 percent of the foundation population and control over 90 percent of the fair market value of assets.[1] In 1987, these non-operating foundations held $103.2 billion in fair market value of assets[2] and distributed $7.4 billion to charitable purposes (current dollars). Interestingly, less than .5 percent of all foundations with fair market value of assets equal to or greater than $100 million held 52 percent of total assets. The smaller foundations, including those with less than $1 million in assets, accounted for 80 percent of the total number but held only 5 percent of the total assets.

From 1974 to 1987 charitable distributions increased by 45 percent. Since 1979, the first year for which fair market value data were available, assets increased by 63 percent. Most of this growth was realized from 1982-87, when foundation assets grew 56 percent, a large increase in comparison to the 22 percent growth rate in the GNP. Likewise, charitable distributions increased by 38 percent from 1982-87. This significant growth in the foundation sector is in contrast to the erosion of real asset value sustained by foundations in the decade leading up to ERTA, a 31.0 percent decline from 1972-81.[3] (All dollar amounts, rates, and percent changes throughout the text, unless otherwise indicated, are adjusted using 1982 constant dollar figures.)[4]

Economic Analysis

Private foundations represent a unique entity within the American market economy. The economics of foundation behavior distinguishes foundations from profit-making firms and other non-profit organizations. Foundations possess a great deal of latitude in the manner in which they distribute and manage their money. Unlike profit-making organizations, they do not always face the same incentives for efficiency that exist in a totally competitive market environment.

Like for-profit organizations, foundations devote a considerable amount of attention to investment management. This is especially true for larger foundations, which tend to operate with the goal of a permanent existence attainable through capital appreciation of the endowment. These groups, unlike the smaller foundations, possess the resources necessary to devote to skillful investment and risk management. Foundations also have an incentive to maximize return on investment: they must realize a rate of total return equal to 5 percent plus the rate of inflation in order to successfully meet the payout requirement and avoid an erosion of the endowment. Although unlike for-profit groups they do not distribute dividends or income, they are indirectly accountable to a strong donor desire to perpetuate the endowment of the foundation.

Foundations, also unlike for-profit groups, typically do not compete for consumers. On the contrary, consumers (i.e., grant-seekers) usually compete for foundation dollars. An exception to this occurs when several foundations compete to fund a high visibility project. Although foundations do not actively compete in the market, they can act as a constraining force on the non-profit organizations that they fund. Non-profit groups must often compete for foundation dollars. This competition gives these groups an incentive to operate more effectively and efficiently.

Interestingly, from 1982-87, the number of all foundations increased by 26 percent. This compares to a 6 percent increase from 1974-82. This difference more than likely results from a combination of factors such as the recognition of social need in light of domestic budget cuts during the 1980s, changes in tax-deductibility benefits to donors, the capital gains tax rate, and ERTA.

Payout Requirements

By granting tax-exemption to private foundations, policy-makers intend that foundations distribute more dollars to society than the cost of the foregone tax revenue, therefore replacing government funding of certain societal needs. Charitable activity by benevolent organizations similar to present-day foundations began in the mid-to-late 19th century. The federal government granted tax-exempt status to these organizations in 1913. Although the tax benefits to establish a private foundation are not as great as donations to other non-profit organizations, a foundation provides a tax-effective vehicle by which a donor can publicly achieve altruistic goals and impact social policy and programs. Technically, when a foundation originates, the donor receives an immediate tax deduction for the entire amount used to establish the foundation. Although the donation grows as a charitable endowment for the future, the foundation gives only a percentage of the tax-deductible amount to charitable causes each year. Due to the this reason and the power held by foundations, legislative changes since the early 1900s have involved the regulation of foundation activities. Debates have focused on ideas such as limiting the existence of a foundation, eliminating abusive activities, and regulating the amount distributed for charitable purposes.

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Act of 1969 (TRA69), Congress instituted the most significant package of regulations affecting foundations. Along with an excise tax on net investment income and a system of penalty taxes on certain abusive activities, TRA69 included the first charitable payout requirement for foundations. It was established in order to prevent the accumulation of tax-exempt assets without a corresponding distribution for charitable purposes. This legislation required that foundations distribute each year an amount equal to the greater of either current "adjusted net income" or a fixed percentage, currently 5 percent, of the average fair market value of net investment assets. The required amount, the "distributable amount," could, and still can be distributed by the end of the following tax return year. The adjusted net income amount basically represents realized income on investments, excluding long-term capital gains. By comparison, the percentage of net investment assets encompasses both realized and unrealized gains in the endowment. Charitable dollars dispersed in order to satisfy this requirement are called "qualifying distributions."

The charitable payout requirement from TRA69 tended to restrict the financial independence of foundations and allowed for relatively little financial flexibility over time. Although the Act allowed foundations to legally distribute the required amount by the end of the following tax year, it indirectly encouraged relatively conservative investment policies in terms of the portfolio mix and level of risk. In order to maintain the size of its endowment, a foundation typically needed to yield an annual rate of return equal to 6 percent (the fixed percentage of assets used in the payout calculation at that time) plus the rate of inflation. This often proved difficult for many foundations, especially given the high inflation rates during the 1970s.

The most significant legislative change, however, came with the passage of ERTA. This change altered the method by which foundations computed the charitable payout amount (the distributable amount). It eliminated the use of adjusted net income and used the criterion based on 5 percent of net investment assets to compute the required amount. Policy-makers hoped that ERTA would increase the long-run amount of foundation charitable distributions by providing foundations with relief from the high inflation rates of the time and by allowing them a greater opportunity to maintain, or even increase the value of their endowments, thus increasing their giving power. The larger foundations especially took advantage of the changes enacted under ERTA.

The changes implemented under ERTA allowed foundations more investment flexibility in terms of type of assets and risk. Since the measurement based on assets, rather than income, encompasses both realized and unrealized changes in the value of the endowment, it better measures the entire endowment. Previously, the calculation based on income measured only the realized changes. Prior to ERTA, those foundations earning high adjusted net income in relation to the 5 percent of assets had higher distributable amounts than if the unrealized changes in their endowment had also been used in the final computation of the payout requirement.

This was particularly true for the years immediately preceding ERTA, when inflation rates were relatively high. During this inflationary period, many foundations that based their payout amount on income experienced an erosion of their endowment over time. ERTA seemed to lead to a more favorable investment environment, particularly for the smaller foundations. Smaller foundations tend to hold a greater proportion of fixed income yield investments that earn proportionately high realized income.[3] These investments resulted in relatively high distributable amounts for the smaller foundations prior to ERTA. However, the data indicate that the larger foundations, rather than the smaller, tended to take advantage of the change by distributing proportionately less after 1981 and then, re-investing more. The smaller foundations did not tend to significantly re-adjust their investing and distributing patterns.

In effect, the change ultimately lowered the total required payout amount in the short-run. In 1982 and 1983, respectively 75 and 71 percent of foundations had lower required payout amounts than would have been the case under the law prior to ERTA. Of these foundations, in 1982 and 1983, respectively 46 and 45 percent of foundations, especially the larger ones, reacted to the change by distributing less than would have been required under the law prior to ERTA. Ultimately, the new law has helped foundations to maintain and even increase the value of their endowments, thereby increasing both required

EXHIBIT 1

Private Nonoperating Foundation Payout Rates, Selected Years, 1974-1987

Size of fair market value of total assets	Median payout rates					
	1974 (1)	1982 (2)	1983 (3)	1985 (4)	1986 (5)	1987 (6)
Total	8.39%	9.69%	8.23%	7.44%	6.87%	7.03%
Small foundations						
$1 under $1,000,000, total	8.72	9.98	8.66	8.03	7.42	7.52
$1 under $100,000	10.94	10.67	9.76	8.30	10.23	9.63
$100,000 under $1,000,000	7.25	9.03	8.03	7.61	6.49	6.66
Medium foundations						
$1,000,000 under $50,000,000, total	6.43	8.19	6.69	6.05	5.62	5.70
$1,000,000 under $10,000,000	6.50	8.37	6.79	6.23	5.63	5.74
$10,000,000 under $50,000,000	5.84	7.23	6.05	5.51	5.39	5.40
Large foundations						
$50,000,000 or more, total	5.91	6.62	5.34	5.32	5.00	5.08
$50,000,000 under $100,000,000	n.a.	6.68	5.67	5.64	5.11	5.17
$100,000,000 or more	n.a.	6.45	5.00	5.10	5.00	5.02

n.a. - not available

NOTE: Data were available only for the years 1974, 1982, 1985, 1986, and 1987. Data for both the $50,000,000 under $100,000,000 and the $100,000,000 or more categories were not available for 1974.

payout amounts and the ability to give charitably. The largest foundations, accordingly, have realized the largest percent increases in both assets and distributions since ERTA.

Payout Rates

Rates of payout performance have been calculated by dividing the amount of (adjusted) qualifying distributions by the amount of the monthly average of net investment assets. Typically, the payout rate declines as the size of the foundation increases. Smaller foundations tend to give out a larger percentage of their asset base, sometimes to an extent exceeding their return on investments. Larger foundations tend to reinvest proportionately more of their earnings, consequently distributing a smaller proportion to charitable purposes in any given year. The median payout rates for all sizes of foundations either equal or exceed the 5 percent charitable payout requirement. (See Exhibit 1.)

The peak payout rate for the period 1974-87 occurs in 1982. Between 1974-82 it increases from 8.4 percent in 1974 to 9.7 percent in 1982. From 1982-83 the rate declines to 8.2 percent and then, by 1986, further declines to 6.9 percent. The decline after 1982 indicates that after ERTA foundations began to adjust to the new law by paying out a lower percentage of assets. The total median rate then increases slightly to 7.0 percent in 1987.

Due, in large part, to poor market conditions and volatility, foundations earned much lower total returns on their investments in 1987. Low returns, coupled with high payout rates, led to the 1 percent decline in 1987 in real foundation fair market value of assets. The end-of-year value of assets declined while foundations actually increased charitable distributions. Foundations did not tend to readjust their payout rates downward in response to the low returns realized in 1987. The 1987 payout rates most likely reflect prior grantmaking commitments and high returns realized in 1986.

In 1987, 71 percent of all foundations, particularly the smaller ones, distributed more for charitable purposes than required by the payout law. The smallest group, those foundations with less than $1 million in assets, represents the only group with a payout rate greater than the total median rate for all of the years shown. This occurred, in part, since the amount of investment assets held by small foundations tends to represent a smaller proportion of the value of total assets relative to the larger foundations. Also, small foundations receive a relatively large amount of charitable contributions each year and then often act as a conduit by distributing them within a year. In this manner, the amount of contributions received by these foundations affects the amount of grants that they distribute. For these reasons, the smaller foundations achieve higher payout rates.

In 1987, 35 percent of foundations distributed more than double the required payout amount. A majority of these foundations were in the smaller

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EXHIBIT 2

Private Nonoperating Foundation Rates of Total Return on Assets, 1983-1987

Size of fair market value of total assets	Median rates of return[1]			
	1983	1984-85 (2 year span)	1986	1987
	(1)	(2)	(3)	(4)
$1 under $1,000,000	n.a.	n.a.	n.a.	n.a.
$1,000,000 under $10,000,000	6.39%	25.30%	9.02%	1.29%
$10,000,000 under $25,000,000	9.21	31.17	11.21	−0.08
$25,000,000 under $50,000,000	9.47	34.27	11.39	2.33
$50,000,000 under $100,000,000	9.95	38.58	11.75	1.11
$100,000,000 or more	11.69	29.56	13.94	1.36

n.a. - not available

[1] The GNP implicit price deflator was used [illegible] adjust for inflation.

size categories. The dollar amount of total distributions exceeded the required amount by 46 percent for all foundations and 291 percent for foundations with under $1 million in assets.

Investing Behavior

Rate of total return. In order to fulfill the 5 percent charitable payout requirement without an erosion of the endowment, a foundation must invest to ensure a rate of total return equal to 5 percent plus the rate of inflation. The rate of total return is a measurement of the total capital appreciation of the endowment of a foundation. It measures the realized income from the assets, investment and otherwise, as well as the unrealized appreciation or depreciation in value. To calculate the rate of total return, data files were matched from consecutive years in order to analyze beginning and ending year fair market value data.[6]

Larger foundations hold a greater proportion of their assets as investment securities. They seem to invest more with the goals of capital appreciation of the endowment and long-term giving. These larger organizations tend to maintain a more diversified portfolio with a greater proportion of lower income yield, higher risk, and higher growth common stock.[7] Since these holdings appreciate faster, higher rates of total return for the larger foundations result. Smaller foundations seem to invest with the intention of distributing relatively large charitable contributions in the present. This group tends to hold lower risk and higher, fixed-income yield assets that do not appreciate nearly as rapidly, resulting in lower relative returns.

Larger foundations distribute proportionately less than smaller foundations, but the rate of return tends to increase as the size of the foundation increases. Foundations realized high rates of total return from 1983-86. Market conditions during these years proved very favorable to investors. In 1983 the largest foundations, those with $100 million and more in assets, earned 11.7 percent after inflation, and in 1986, 13.9 percent. Since 1984 data were not sampled, two-year median figures for 1984-85 were calculated. These indicate that foundations also achieved high returns during the two-year span, the largest group earned 29.6 percent. Even after accounting for the relatively low inflation from 1983-86, all of these size groups earned a rate of total return on assets well above the 5 percent payout requirement. (See Exhibit 2.[8])

The 1987 data, however, show different investment results. Foundations

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earned well under the minimum desired 5 percent rate of return. For instance, the largest foundations earned only 1.4 percent after inflation. This resulted, in large part, from the sharp stock market decline in Oct. 1987. Although foundations obviously can earn positive returns after accounting for charitable distributions and inflation, fluctuations in the stock market can create negative effects as well.

Higher Returns

During the years 1983-86, foundations realized substantially higher total returns than charitable payout rates. This contributed to the growth of aggregate foundation assets. However, in 1987, foundations with $1 million or more in assets paid out more to charitable purposes than what they earned as total returns on investments. This led to the decline of aggregate foundation asset value from 1986-87. It will prove interesting to evaluate 1988 data to ascertain whether or not foundations adjusted their payout percentages downward in response to the unusually low returns in 1987.

Income yield. While the rate of total return measures the change in the value of the entire endowment, the income yield measures only the realized investment income earned by a foundation. Income yields were calculated in two different ways: 1) "net investment income" divided by fair market value of end-of-year investment assets, referred to as the "NII" yield; and 2) "adjusted net income" divided by the same investment assets, referred to as the "ANI" yield. NII includes long-term capital gains whereas ANI does not. (See Exhibits 3 and 4.)

Smaller foundations in the sample earned higher ANI yields than the larger foundations, although the larger foundations earned higher NII yields for the same years. Since the NII yield includes long-term capital gains, this difference between the NII and the ANI yields supports the notion that smaller foundations hold a greater proportion of high fixed income yield assets and that the larger foundations earn the largest percentage of their NII from realized long-term capital gains. The increases in NII yields after 1982 may indicate that foundations, especially the medium and large size groups, began to adjust their investment styles following the enactment of ERTA. Prior to ERTA, high income-producing investments may have caused higher required distributable amounts.

NII Yields Lower

A comparison of the NII yields with the rates of total return shows that the NII yields tended to be less than the total returns from 1983-86. Since the rate of total return includes unrealized gains and the NII does not, the higher total returns indicate unrealized growth in assets. However, in 1987, the year of the stock market decline and low total returns, the NII yields, although they did drop from 1986, actually exceeded the total returns for that year. This shows the unrealized loss that occurred in 1987.

The value of assets increased by 56 percent, and the value of charitable distributions increased by 38 percent from 1982-87. Do foundation investment and payout practices since the ERTA explain these changes? The relatively low inflation and interest rates in the 1983-87 period and a market that yielded relatively high returns through 1986 no

EXHIBIT 3

Net Investment Income Yields, 1974-87

	INCOME YIELD (using Net Investment Income (NII)) (Median percentages) (1982 constant dollars)					
SIZE OF (FMV) ASSETS	1974[1]	1982	1983	1985	1986	1987
Total	– 3.37	2.31	4.47	4.78	4.74	3.89
Small Foundations						
$1 under $100K	– 3.74	2.27	3.90	4.50	3.59	3.05
$100,000 under $1M	– 3.05	2.43	4.38	4.95	5.07	4.06
Medium Foundations						
$1,000,000 under $10M .	– 2.78	2.66	5.00	5.71	5.95	4.74
$10,000,000 under $50M	– 2.27	1.52	5.48	6.00	8.25	5.99
Large Foundations						
$50,000,000 and up	– 2.46	1.67	5.53	6.84	7.70	5.63
$100,000,000 and up	—	.58	5.06	6.56	7.08	5.53

K = thousands of dollars
M = millions of dollars

(1) The calculation for 1974 divides net investment income by book value of assets. The use of fair market value data, unavailable for 1974, would have lowered the rates from those calculated and most likely affected the differences between the small and large foundations.

EXHIBIT 4

Adjusted Net Income Yields, 1974-83

	INCOME YIELD (using Adjusted Net Income (ANI)) (Median percentages) (1982 constant dollars)		
SIZE OF (FMV) ASSETS	1974[1]	1982	1983
Total	– 3.52	1.72	3.47
Small Foundations			
$1 under $100K	– 3.91	1.92	3.29
$100,000 under $1M	– 3.08	1.86	3.70
Medium Foundations			
$1,000,000 under $10M ...	– 3.03	1.38	3.24
$10,000,000 under $50M..	– 2.54	.73	2.66
Large Foundations			
$50,000,000 and up	– 2.42	.35	2.37
$100,000,000 and up	—	.09	2.21

K = thousands of dollars
M = millions of dollars

(1) The calculation for 1974 divides net investment income by book value of assets. The use of fair market value data, unavailable for 1974, would have both lowered the rates from those calculated and most likely affected the differences between the small and large foundations.
Note: This yield was not calculated for the years 1985, '86, and '87 since the necessary 990-PF line items in the years following 1983 were not edited.

doubt helped to impact the growth of foundation assets. It seems that ERTA also has impacted the growth of foundation assets and distributions. This can be inferred from the relatively high foundation growth as compared to growth in the GNP, the effects of the change in the payout requirement, discussed previously, and differences in the growth rates of different sizes of foundations.

Fair market value of assets. From 1979-86, total foundation assets increased, mostly at an increasing rate, by 65 percent. The majority of the growth occurred from 1982-86. Assets then declined by 1 percent from 1986-87. (See Exhibit 5.)

Assets tend to increase at a faster rate in the larger foundations. Since the larger foundations tend to earn relatively high rates of total return and pay out relatively low percentages of assets, not surprisingly, the assets of the larger foundations increased at a faster rate than those of the smaller foundations. From 1982-87 those foundations holding $100 million and more in assets increased by 85 percent in assets, the largest increase of all of the size groups. The smallest foundations, those under $1 million, increased by 29 percent in assets during the same years.

Charitable distributions. Aggregate charitable distributions have also grown considerably since ERTA. The totals show that qualifying distributions grew steadily by 45 percent from 1979-87, after showing a 5 percent decline from 1974-79. After ERTA, the smallest group (under $1 million in assets) is the only one that paid out qualifying distributions at a faster rate than the growth in assets. This group experienced larger percentage increases in charitable distributions from 1982-87 than all of the other groups, with the exception of the largest. The smallest group realized a 46 percent increase in distributions from 1982-87, compared to its 29 percent gain in assets during the same time. (See Exhibit 6.)

For foundations with assets equal to or greater than $1 million, assets increased at a faster rate than distributions from 1982-87. The largest group ($100 million and more in assets) realized a 79 percent increase in distributions; an increase substantially greater than the smallest group, a sizeable improvement over its charitable giving before ERTA, and almost equal in size to its 85 percent increase in assets.

Between 1979-82, the largest foundations had distributions which increased faster than assets, while the smallest foundations had assets which decreased by less than distributions. However, after ERTA these trends changed and all foundations were able to increase both assets and distributions. The largest foundations, although they had the lowest payout rates, through significant growth in endowment size were also able to realize the greatest percent increases in charitable distributions from 1982-87.

Effects of a market decline, 1987. Data for 1986-87 indicate different results from the entire 1982-87 period. Even after achieving poor investment results in 1987, all of the size groups except the smallest paid out charitable distributions at a faster rate than the change in the value of assets. However, during this time the smallest foundations actually increased assets more than distributions. If the 1987 stock market crash affected the behavior of all foundations, it is also true that larger foundations were better able to withstand

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EXHIBIT 5

Fair Market Value (FMV) of Private Nonoperating Foundation Assets, 1979-1987

SIZE OF (FMV) ASSETS	FAIR MARKET VALUE OF ASSETS[1] (Amounts and percent changes) 1979	1982	1983	1985	1986	1987
Total: (Amount).......	53,994,833	56,203,718	61,143,424	78,003,388	88,841,283	87,897,872
(Percent change from prior year listed)	—	+ 4.1	+ 8.8	+ 27.6	+ 13.9	− 1.1
$1 under $100K	476,081	330,972	336,365	359,321	359,180	355,636
		− 30.5	+ 1.6	+ 6.8	− .0	− 1.0
$100,000 under $1M...........................	3,699,261	3,071,767	3,396,108	3,375,908	3,814,486	4,027,976
		− 17.0	+ 10.6	− .6	+ 13.0	+ 5.6
$1 under $1M....................................	4,175,342	3,402,739	3,732,473	3,735,229	4,173,666	4,383,611
		− 18.5	+ 9.7	+ .1	+ 11.7	+ 5.0
$1,000,000 under $10M......................	11,097,800	10,527,069	11,718,911	12,422,991	14,424,320	13,560,055
		− 5.1	+ 11.3	+ 6.0	+ 16.1	− 6.0
$10,000,000 under $50M.....................	11,727,444	12,156,788	12,651,431	15,175,491	15,956,840	15,944,998
		+ 3.7	+ 4.1	+ 20.0	+ 5.1	− .1
$50,000,000 and up............................	26,994,247	30,117,121	33,040,609	46,669,677	54,286,456	54,009,209
		+ 11.6	+ 9.7	+ 41.2	+ 16.3	− .5
$100,000,000 and up	—	24,779,239	27,733,991	38,611,884	45,828,676	45,857,255
			+ 11.9	+ 39.2	+ 18.7	+ .1

K = thousands of dollars
M = millions of dollars

(1) a) Dollar amounts are in thousands (000's).
b) Dollar amounts are constant 1982 dollars obtained by using the implicit price deflator.

EXHIBIT 6

Private Nonoperating Foundation Qualifying Distributions, 1974-1987

SIZE OF (FMV) ASSETS	QUALIFYING DISTRIBUTIONS[1] (Amounts and percent changes) 1974	1979[2]	1982	1983	1985	1986	1987
Total: (Amount)[3]	4,316,233	4,113,587	4,553,587	4,653,226	5,170,329	5,945,893	6,262,171
(Percent change from prior year listed)		− 4.7	+ 10.7	+ 2.2	+ 11.1	+ 15.0	+ 5.3
$1 under $100K	263,543	227,687	96,379	275,726	141,151	329,234	201,641
		− 13.6	− 57.7	+ 186.1	− 48.8	+ 133.2	− 38.8
$100,000 under $1M...........................	605,130	539,840	455,690	525,426	507,821	463,713	601,819
		+ 10.8	− 15.6	+ 15.3	− 3.4	− 8.7	+ 29.8
$1 under $1M....................................	868,673	767,527	552,069	801,152	648,972	792,947	803,460
		− 11.6	− 28.1	+ 45.1	− 19.0	+ 22.2	+ 1.3
$1,000,000 under $10M......................	970,785	1,117,038	1,204,782	1,151,232	1,017,732	1,213,634	1,290,379
		+ 15.1	+ 7.9	− 4.5	− 11.6	+ 19.2	+ 6.3
$10,000,000 under $50M.....................	627,389	1,009,852	998,153	972,526	1,068,060	1,193,878	1,256,847
		+ 61.0	− 1.2	− 2.6	+ 9.8	+ 11.8	+ 5.3
$50,000,000 and up............................	1,714,169	1,450,856	1,792,087	1,727,731	2,331,142	2,630,215	2,875,835
		− 15.4	+ 23.5	− 3.6	+ 34.9	+ 12.8	+ 9.3
$100,000,000 and up	—	—	1,334,123	1,344,882	1,787,323	2,125,602	2,382,142
				+ .8	+ 32.9	+ 18.9	+ 12.1

K = thousands of dollars
M = millions of dollars

(1) a) Dollar amounts are in thousands (000's).
b) Dollar amounts are constant 1982 dollars obtained by using the implicit price deflator.
(2) The 1979 total represents the true total for nonoperating foundations. However, the amounts for each of the sub-totals in 1979 represent the amount for all foundations (nonoperating and operating). This is due to limitations in the 1979 data.
(3) The sum of the sub-totals does not equal the listed total for each year since this table does not reflect the sub-group, "Assets Zero or Unreported."

market swings and to increase long-run distributions.

The primary function of private foundations is charitable distribution. One of the original goals of ERTA was to increase the long-run amount of foundation charitable distributions. The results following this change in the payout requirement indicate that the legislation was successful in this respect.

Foundation charitable distributions did increase after accounting for inflation. In a very favorable market environment between 1983-86, foundations realized rates of total return that easily allowed them to both meet the payout requirement and increase the value of their assets. In response to ERTA, the largest foundations adjusted their payout rates downward and re-invested more. However, from 1982-87 they increased charitable distributions at the fastest rate despite relatively low payout rates. Their endowments appreciated rapidly due to large unrealized gains. This growth in assets allowed these foundations to increase distributions at the fastest rate from 1982-87. The smallest foundations did not notably readjust their payout rates downward, although they did increase both assets and distributions. In fact, they increased distributions at a faster rate than assets.

> *In light of the large social welfare budget cuts of the last decade, private philanthropic grants have become an increasingly important source of social funding in the United States.*

It appears that the investment returns of smaller foundations determine, at least in part, the amount of charitable dollars distributed in the following year. For instance, the smallest foundations may have responded to relatively low income yields in 1982 by paying out distributions at lower rates in 1983. Additionally, the smaller foundations earn a relatively large proportion of total revenue as contributions. They rely, in large part, on these contributions to help fund charitable giving. For example, the decline in contributions received in 1987 may also have affected charitable giving in that year. These foundations tend to distribute proportionately large amounts in the present, based on contributions, investment returns, and income yields.

Conversely, the goal of a more predetermined payout policy appears to drive the operations and investment policies of the larger foundations. They are better able to manage their investments and distribute dollars in such a way as to promote long-run growth of the endowment. A growing endowment will fund charitable grants at the same or at an increased value in the future. These foundations tend to distribute charitable dollars at relatively consistent payout rates irrespective of changing rates of return. For example, the larger foundations continued to distribute an increased amount in 1987 despite low rates of return and declining assets in that year. These foundations tend to operate with a more planned and structured payout policy.

Data from 1988 will provide additional insight into the interplay of size, behavior, and investment and distribution patterns. Different foundations assume different roles and behave accordingly. The disparity between 1987 and the other years studied sheds light on the nature of the decision-making processes of foundations. The question arises: does the rate of total return (and possibly the NII yield) in one year affect the payout rate of the following year? In other words, do certain foundations respond to low returns with low payout rates or to high returns with high payout rates? And, do these patterns differ with the size of the foundation?

In light of the large social welfare budget cuts of the last decade, private philanthropic grants have become an increasingly important source of social funding in the United States. These data can help to better assess the long-run effects of policy on the investment and payout behavior of private foundations. ☐

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The data for this analysis were drawn from stratified samples selected in 1974, 1979, 1982, 1983, 1985, 1986, and 1987 by the Statistics of Income Division of the Internal Revenue Service.

FOOTNOTES

1. Non-operating foundations primarily distribute grants to individuals and other nonprofit groups, whereas operating foundations typically operate their own charitable programs. Since tax law requires that only non-operating foundations fulfill a charitable distribution requirement, this analysis focuses only on the non-operating type.

2. All references to assets are stated at fair market value unless otherwise indicated.

3. The Foundation Directory, 11th edition, Loren Renz, editor, The Foundation Center, New York, 1987, p.xx.

4. The GNP implicit price deflator was used in all applicable instances. Please refer to the Economic Report of the President, U.S. Government Printing Office, Washington, DC, February, 1990, Table C-3.

5. Salamon, Lester M. and Voytek, Kenneth P., *Managing Foundation Assets: An Analysis of Foundation Investment and Payout Procedures and Performance*, The Council on Foundations, 1989.

6. The formula is taken from a study by Salamon and Voytek. See: *Ibid.*, p.32.

7. Salamon and Voytek, *Ibid.*

8. Due to the rates of matching specific returns in the sample by the identifying number (EIN), the rate of total return could only be calculated for those foundations with $1 million and more in assets.

ADDITIONAL REFERENCE

Reilly, Raymond and Skudden, Donald H., *Private Foundations: The Payout Requirement and its Effect on Investment and Spending Policies*, Univ. Of Michigan Grad. School of Bus. Adm., 1981.

Alicia L. Meckstroth is an economist with the Statistics of Income Division of the Internal Revenue Service. She co-manages a statistical program for private foundation and charitable trust data. Slightly different versions of her article were recently published by both the American Statistical Assocation (1990) and the Independent Sector Research Forum (1991).

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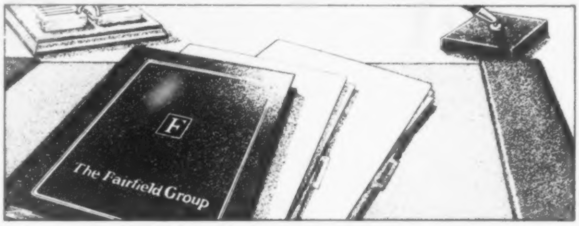

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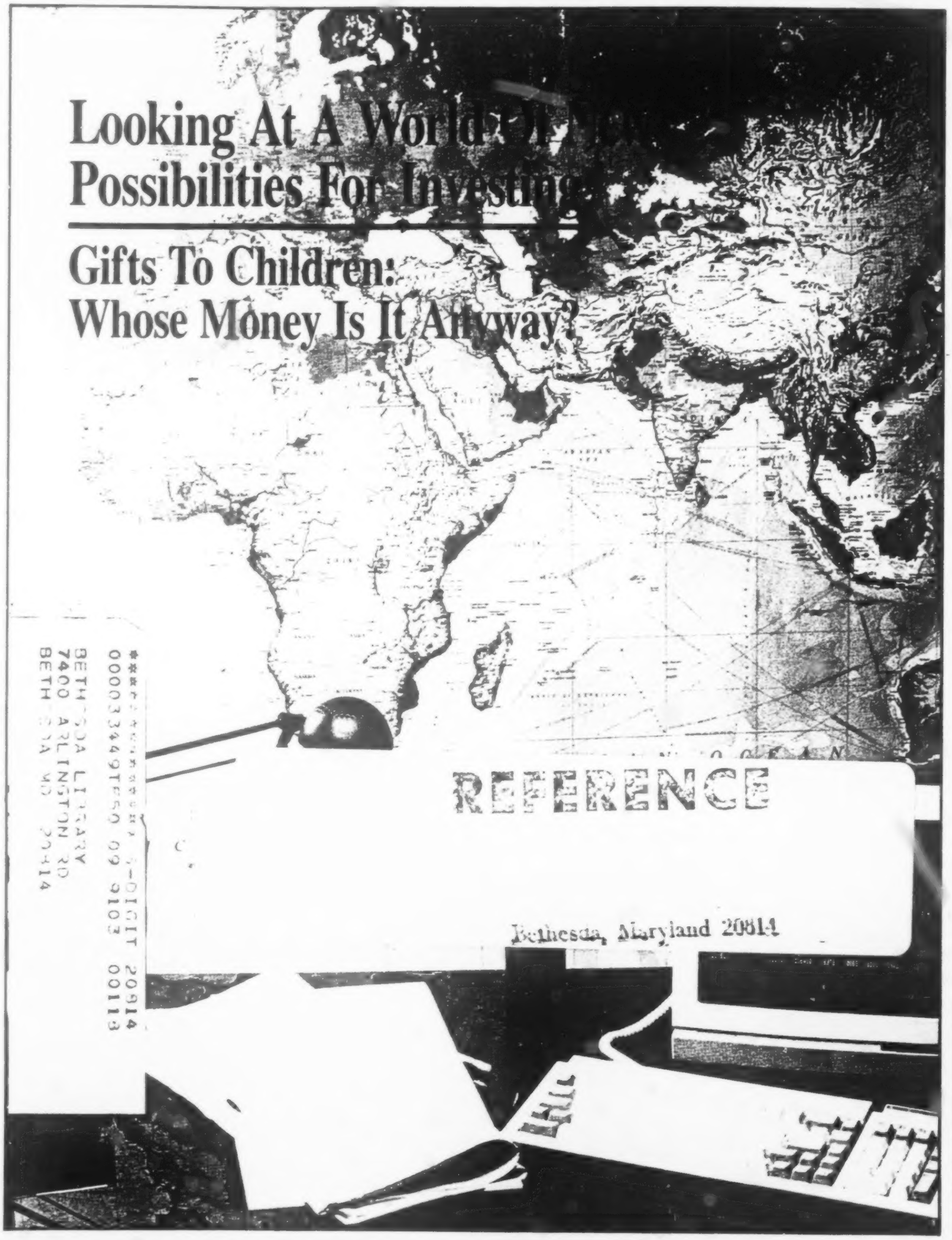

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INVESTMENTS

10 / **One World Or Three?**
International funds help clients diversify assets and take advantage of opportunities — *Harry Rowney*

21 / **Successful Implementation Of A Quantitative Approach**
The transformation of an investment style exhibits quantitative investment's potential — *Daniel Cardell*, *James Miller*

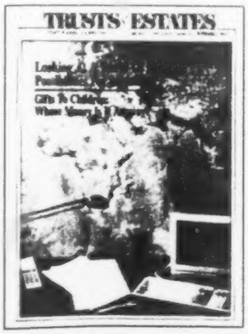
27 / **Passive-Aggressive Investment: Limited Partnerships**
Limited partnerships keep a planner busy and caution is of extreme importance — *Mark Thompson*, *Eggert Dagbjartsson*

---

32 / **Gifts To Children: Whose Money Is It Anyway?**
Practicioners beware the "rocks and shoals" of lifetime gifts, estate plans and antenuptials — *Joseph DuCanto*

43 / **Giving Credit Where Credit Is Due: Breaking The Barriers**
An analysis of Sec. 2011 and TAM 8947005 which may help planners get what their clients deserve — *Alan Halperin*

53 / **Questions And Answers On Estate Planning And Administration**
Answers to readers' questions — *Roy M. Adams*



COVER

As planners look beyond domestic options, investment planning, with a new global perspective, opens many new doors for investors. Cover courtesy Jos. Palmieri, Augusta, NJ.

DEPARTMENTS

4 Commentary
6 Trends & Developments
56 Law & Life Insurance
58 Philanthropy & Estate Planning

Commentary

Shrinking World Leads To Growing Possibilities

The world has been shrinking for some time in the trust business, particularly in the area of investment. Traditionally, the globalization of assets was the realm of only the bigger players in the field. However, now some of the smaller players are beginning to turn their sights on the rest of the world as they recognize the great opportunities that global investing present. Trust departments across the country are now viewing international investment as a way to control volatility while contributing to a superior return or a portfolio while reducing risk, and they will no doubt draw on the expertise that the big banks have acquired in the past years.

This month, Harry C. Rowney, Senior Vice President of the United States Trust Company of New York, details U.S. Trust's response to what it sees as increased investment opportunities in many areas of the world resulting from better economies, capitalism and trade barrier reductions. He discusses the three new international funds for trust accounts which U.S. Trust has established to help clients diversify their assets in several dozen countries.

And, while new markets open up in the world, the success of a new investment strategy here at home is the subject of an article by James D. Miller, Managing Director and Chief Investment Officer of the Private Investment Group at Continental Bank of Chicago and Daniel J. Cardell, Vice President and Manager of Quantitative Analysis for the Private Investment Group at Continental Bank. The authors discuss the implementation of a new investment style at the bank, from fundamental to quantitative.

Another area of involvement — the limited partnership — has been undergoing some changes, and the normally passive investment now may require active management as trustees and executors administering portfolios including these interests realize that few are yielding their originally projected levels of benefits. Mark S. Thompson, Executive Vice President, and Eggert Dagbjartsson, Senior Vice President of Equity Resources Group, Inc. of Cambridge, MA, discuss recent developments affecting limited partnerships, with particular attention to trends of importance to executors and trustees.

Also this month, Joseph N. DuCanto, partner in the law firm of Schiller, DuCanto & Fleck of Chicago, discusses the intergenerational transfer of wealth and what constitutes "marital property." ☐

Michael S. Klim

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BPA

One World Or Three?

International funds at U.S. Trust help clients diversify assets in several dozen countries and take advantage of new opportunities

By **HARRY C. ROWNEY**
United States Trust Company
New York, NY

In response to what it sees as increased investment opportunities in many areas of the world resulting from better economies, capitalism and trade barrier reductions, U.S. Trust has created three new international funds for trust accounts to help clients diversify their assets in several dozen nations. These nations, located in Latin and South America, Europe and the Far East, are growing fast, and we believe investing internationally now presents a great opportunity because it helps control volatility and can contribute to a superior return on a portfolio while reducing risk.

Looking Back, Looking Forward

For more than 40 years, much of the world's political and economic activities were shaped by the Cold War, where the chief protagonists were the U.S. and the U.S.S.R. Within the same period, the U.S. led the promotion of trade expansion through a reduction of barriers among U.N. participants of the General Agreement on Tariffs and Trade. There has been a clear correlation between trade barrier reduction and trade expansion, which has proven particularly helpful to the so-called emerging nations.

The Cold War has ended because the U.S.S.R. bankrupted itself from too many guns and not enough butter for its population. The U.S. has not quite bankrupted itself, but nations protected by our defense umbrella, including Japan and West Germany, have become economically stronger as their expenditures on non-productive military hardware were relatively small. That economic strength gave them competitive advantages vis-a-vis U.S. industries in general, but also proved to be a benefit to U.S. consumers. Notwithstanding the recent events in the Persian Gulf war, where the U.S. shouldered the bulk of the military burden against a country of 17 million people, it seems likely that economic performance rather than military might will be the measure of national strength in the coming decades. (The U.S.S.R. so far is still a mighty military machine, but economically a paper tiger). Economic alliances rather than military alliances seem the likely direction.

The European Common Market, which may one day have a common currency, is already an economic force to reckon with.

For the past 30 years, an economic alliance called the European Common Market has been evolving and in the last five years has caught the attention of people around the world. The European Common Market, which may one day have a common currency, is already an economic force to reckon with. In the meantime, NATO seems hard pressed to justify its existence in light of the collapse of the Warsaw Pact nations and the unification of Germany. The economic void in central and eastern Europe should ultimately benefit western Europe as the needs of the east represent an opportunity for the technology and capital of the west. New trading patterns should emerge in the geographical expanse between Ireland and the U.S.S.R., which will result in the creation of an expanded economic/trading bloc, with the mark being the base currency until a common currency emerges.

New trading patterns are also emerging in the Americas, which started with the 1989 bilateral trade treaty executed between the U.S. and Canada, and is continuing with a proposed bilateral agreement now being discussed between the U.S. and Mexico.

President Bush has also suggested a North America/South America trading bloc and that proposal must be taken seriously. South America has witnessed a collapse in right wing dictatorships, similar to the collapse of the left-wing governments in Central Europe. A trend toward capitalism, democratization and free market economies is being pushed, but given the history of South America, there is no guarantee of success. If it becomes reality, the Americas trading bloc will be U.S. dollar-dominated.

Asia and the Western Pacific countries have prospered greatly in the last decade, with the prosperity based initially on the ability to export to the United States both high and low technology products. Hong Kong, Taiwan, and Korea have experienced tremendous growth, which follows the economic revival of Japan. Trading patterns are changing and the biggest change likely will result when the aging Chinese Communist government fades into memory and joins the rest of the economic world. It is an area which has seen extraordinary growth. This bloc will be dominated by the Japanese yen.

Summing up, the significant political changes which continue to occur, coupled with what appears to be a trend away from multilateral to regional and bilateral trade agreements lead us to believe that three significant political and economic trading blocs are evolving. We call these the Pan-European, Emerging Americas, and Asia-Pacific blocs. Their pace of development and economic strengths are likely to be markedly different and pose different levels of risk and rewards to interested investors. But all three will provide many investment opportunities.

U.S. Trust's three new accounts supplement our existing International Stock Fund for Trusts, which invests primarily in the larger industrial markets but does commit a small percentage to emerging nations. A description of the three new common trust funds, and the International Stock Fund for Trusts, all of which are managed through a joint venture with a U.K.-based investor.

The investment objectives of the various international funds are to seek long-term capital appreciation, primarily through the investment in equity securities located and operating outside of the U.S. The receipt of current income is incidental to our investment objectives, but the funds expect to receive current income from dividends or interest from the securities in which they invest.

The funds intend, under normal circumstances, to spread their assets over a broad spectrum of industries and, as a fundamental policy, will not invest more than 5 percent in any one issuer. U.S. government bonds may be used as an investment for cash reserve purposes but would not be limited to the 5 percent ceiling.

The Risks

Because most of the funds' assets will be invested in the securities of companies located outside the United States, and since revenues will be received primarily in currencies other than the U.S. dollar, the U.S. dollar equivalent of the funds' net assets and distributions will vary downward or upward with fluctuations in the value of such currencies relative to the U.S. dollar.

The funds' investments are subject to adverse affect by local political, economic or diplomatic developments relating to the countries in which they invest. Investments in the securities of companies located in various parts of the world involve certain considerations which are not usually associated with investing in securities of issuers in more developed capital markets such as the U.S. These would include political and economical considerations, such as greater risks of expropriation, nationalization and social, political and economic instability; the small current size of the market for such securities and the relatively low volume of trading, resulting in lack of liquidity and in price volatility; and national polices which may restrict the funds' investment opportunities, including restrictions on the ability of non-resident investors to invest in primary offerings of equity securities and the privatization of state-owned enterprises as well as limitations the percentage of foreign ownership generally or in industries deemed sensitive to relevant national interest. The degree of such risk varies in each country where the funds may invest and is especially high in countries which have not had securities markets or democratic governments in recent times.

Governmental regulation of the securities markets in many countries differ importantly from that of the United States. Accounting, auditing and financial reporting standards in these countries may not be equivalent to standards in the United States, which may result in less information being available to investors of the securities of issuers in these countries than to investors in securities in the United States.

The Funds

International Stock Fund for Trusts. The International Stock Fund for Trusts is an international stock portfolio which has the capability to invest broadly outside of the U.S., but which historically has concentrated in the major international markets and, in turn, emphasized the larger capitalization issues. It has placed small amounts of money in countries such as Brazil, Korea and Thailand in the form of closed-end country funds, which will continue. Presently, the countries represented in the fund include Japan, Australia, Hong Kong, Korea, Singapore, Malaysia, Thailand, United Kingdom, France, Germany, Italy, Netherlands, Spain, Norway, Sweden, Switzerland and Brazil. Typical of the names that may be found in the portfolio are Matsushita Electric, China Light & Power, British Gas, Peugeot, Siemens, Banca Commerciale Italiana, Norsk Hydro and Nestle. Managers have the discretion to diversify assets in whatever weightings deemed appropriate but are committed to creating a well-diversified portfolio.

Pan-European Stock Fund for Trusts. The Pan-European Fund may invest in countries geographic between Ireland and the U.S.S.R., including Turkey.

Western Europe has had a higher real GDP growth rate than the United States, in recent years, and we expect the disparity of growth between the U.S. and Europe will grow larger during the 1990s. As a result, we believe there will be a sound environment for investment in Europe.

Three distinguishing features provide Europe with solid homegrown growth: population density, higher wages, and growing consumer demand. While the geography of Europe is under two million square miles, the population is nearly 500 million. The United States has twice the space and half the people. Real wages are increasing in Western Europe at a faster pace than in other parts of the world, particularly in Northern European countries. The combination of a large population and rising personal incomes in Western Europe has created increasing consumer demand, which has allowed many businesses to flourish. Multinational U.S. companies are wise to this reality and have aggressively expanded their operations abroad.

The crumbling of Communism around the globe has altered the political dynamics of Europe and is being succeeded by economies with free market tendencies. While Western Europe is a well-educated, capital-rich and modern community, Central and Eastern Europe, throttled by disastrous political and economic policies for more than half a century, is labor-rich and capital-poor. This creates a perfect marriage between capital and labor, East and West, ultimately requiring the raising of capital for new enterprises and the development of stock markets to facilitate this need.

The single market economy aimed for by 1993 within the European Economic Community will swiftly bring all these political and economic developments into play. A European passport, one currency, unified electrical plug outlets, and distribution centers unencumbered by country borders represent a few of the many changes yet to come. We expect the disappearance of political and economic barriers in Europe to give birth to an efficiently-run Pan-European trading bloc and that this bloc will be a mighty force. Ultimately, we anticipate that one principal European stock market will emerge. By investing in a solely Pan-European fund, we hope to capitalize on some of these growth prospects.

Emerging Americas Stock Fund for Trusts. The Emerging Americas Fund may invest in all countries in the western hemisphere except the United States. The 1980s have been called the "lost decade" in Latin America, because following the debt crisis in 1982, the region entered a period of low growth characterized by three fundamental problems - political uncertainty, inflation and external debt - each of which hampered economic development. We believe that the rate and the extent of the political, economic and social changes which are taking place in Latin America are, for the region, of comparable significance to the current developments in Eastern Europe and provide exceptional investment opportunities for long-term equity investors.

Within the last two years, governments have come to power in democratic elections, leading to free markets, privatization (except for Chile) and open economy programs in Argentina, Brazil, Chile, Mexico, and Venezuela. In Chile, a privatization program was conducted by the previous administration. These countries are the five principal economies in the region and those in which the U.S. Trust Emerging Americas Fund may initially invest. The new governments are working toward deregulation of their economies and the reduction of trade barriers.

EXHIBIT 1

1989 Statistics on Three Global Spheres
Pan-Europe, Emerging Americas, Asia/Pacific

	+Total Market Capitalization (U.S.$ Bn.)	Gross Domestic Product (U.S.$ Bn.)	Market Cap. As % of G.D.P.	Population (# Millions)
*Pan-Europe	$2,726.6	$5,432.4	$50.2%	486
** Emerging Americas	$373.2	$1,257.1	29.7%	300
***Asia/Pacific	$518.0	$1,388.2	37.3%	1,512
Japan	$2,476.0	$2,833.7	87.4%	123
United States	$3,054.0	$5,163.2	59.2%	249

+ Where Applicable

* Austria, Belgium, Denmark, Finland, France, Germany, Greece, Hungary, Ireland,Italy, Luxemberg, The Netherlands, Norway, Poland, Portugal, Romania, Spain,Sweden, Switzerland,Turkey, United Kingdom, Yugoslavia.

** Argentina, Brazil, Canada, Chile, Mexico, Venezuela

*** Hong Kong, Singapore, Malaysia, Thailand, Korea, Taiwan, Philippines, Indonesia, Australia, China

Sources: Guide to World Equity Markets-Euromoney Publications, IFC- 1990 Emerging Markets Factbook, International Financial Statistics (November1990)-IMF, Montreal and Toronto Stock Exchange Research Departments, Pacific Rim Stock Markets-October 1990- Baring Securities

These significant political changes have spurred progress toward tackling the problem of inflation in the five economies. Inflation is relatively stable in Chile and has fallen dramatically in Mexico and Venezuela. Brazil is in a transitional period following the recent implementation of a new economic program. Argentina has yet to show signs of real progress, but indications of renewed government determination are emerging.

External debt has been a major problem since Mexico began negotiations to reschedule its debt in 1982. Latin American countries have since been unable to arrange significant new financing from the commercial banks. However, the relative strengthening of the international commercial banking community during the 1980s and the subsequent increase in developing country loan loss provisions have enabled many of the region's creditors to find new ways to alleviate their debtors' burden.

Innovative steps which have been taken include the Brady plan, an initiative put forward in 1989 by the U.S. Secretary of Treasury, Nicholas Brady. This focuses on debt reduction, with international commercial banks accepting a negotiated discount on their outstanding debt as the principle means of reestablishing long-term economic stability. Additionally, government-sponsored programs in the five principal economies have facilitated the conversion of debt into equity investments. The debt conversion regulations are currently being redefined in Brazil and Mexico. The absolute levels of outstanding debt have consequently been reduced, as have amounts of debt relative to the GNP in Brazil, Chile and Mexico. In Argentina and Venezuela, levels of debt have not decreased in recent years (although debt relative to GNP is showing a downward trend in Argentina), but the use of debt conversion and the possibility of debt reduction under the Brady plan in the future in both countries is expected to result in measurable progress.

Existing Framework

In addition to these trends toward greater economic strength and political stability, we believe that the five principal economies share certain characteristics which should allow them to take advantage of an improving environment.

In Latin America, there is an established business culture and commercial framework, with Argentina, Brazil, Chile, Mexico and Venezuela operating stock markets since the last century. These countries all have a regulatory structure modeled after the Securities and Exchange Commission in the U.S. Efficient settlement procedures are also a feature of these markets.

Private sector businesses have tended to be well-run, as entrepreneurial skills have been strengthened by the need to survive in excessively regulated high-inflation economies. According to World Bank estimates, the private sector accounts for between 4 percent and 14 percent of the total foreign debt in these countries.

Since World War II, the governments of these countries have worked toward diversifying their economies through investment in industry and new technology to avoid over-dependence on primary produce exports, although progress in Argentina has been less significant. Manufactured goods now account for about 60 percent of the exports of Brazil and of Mexico and, in both cases, agriculture represents less than 25 percent of the GNP. It is our belief that the 1990s will see the resumption of the inherent growth in the economies of these countries. The region will continue to benefit from a wealth of natural resources, which include forestry products, minerals and oil, which provide a source of competitive advantage for its established industrial base.

Debtor countries in the Latin American region are now seeking new methods of financing their growth, and private sector companies will increasingly require equity funding from domestic and international markets. Private sector companies will need to demonstrate international competitiveness as they seek to tap external sources of equity finance. The first move by governments to facilitate this has been the reduction of trade barriers. Domestic stock markets will play a growing part in the economy in favor of the private sector. Foreign investment will also play an important part in the development of these economies and is being encouraged by the relaxation of relevant legislation.

Canada. The Emerging Americas Fund will also invest in Canada. Though Canada is an industrialized nation with a greater gross domestic product and larger stock market than any country in Latin America, it is a small country in terms of population with 26 million people, which is dwarfed by Mexico's 85 million and Brazil's 147 million people. It clearly has a democratic tradition, but it has gone through periods of considerable political uncertainty, including the threat by Quebec to separate from the rest of the country. The Canada/U.S. trade pact is clearly a long-term positive to this country, which is the most important trading partner of the United States. The emergence of a western hemisphere trading bloc dictates that we should include the potential of Canadian investments as part of our Emerging Americas portfolio.

The Asia/Pacific Stock Fund for Trust. The Asia/Pacific Fund may invest in the Pacific Rim countries and the Indian subcontinent. The spectacular growth in the Asian Pacific region has been one of the most important economic success stories of the last decade. The rise in intra-regional trade has been a remarkable phenomenon and trade flows between the Newly Industrializing Countries (NIC's), which include Hong

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Kong, Singapore, South Korea and Taiwan, and member countries of the Association of South East Asian Nations (ASEAN), which include Indonesia, Malasia, Thailand, the Philippines, Singapore, Australia, New Zealand and Brunei, have tripled in the last five years, while those between Japan and the NIC's have almost doubled over the same period. Inhabited by over 1.6 billion people, this region is the most heavily populated in the world.

Fueling this growth is a surge of foreign investment, particularly by Japanese manufacturers in search of Asian raw materials and cheap labor. Japan is expected to invest between $8 and $10 billion in Asia in 1991, up from $2 billion in 1985 and almost double the commitment of the United States. Japanese investment is currently more focused on the ASEAN countries, where wages are lower and there is an abundant pool of labor. Japan is a crucial presence in the region as a market for imports and a source of capital and technology.

While Asian Pacific markets suffered major declines in the wake of the Gulf crisis, above average growth prospects and a lessening dependency on oil should enable these economies to weather rising oil prices better than the United States and Europe. The impact of potentially higher energy costs will vary in the region, with oil-rich Indonesia and Malaysia benefitting while oil-dependent Japan, Korea, Singapore, Taiwan and the Philippines show less resilience. A world economic slowdown resulting from the Gulf crisis will have a negative impact on export-based economies, though ASEAN exporters should have a substantial cost advantage over NIC manufacturers.

Given the trend toward greater regional integration and increased spending on infrastructure, trade-based expansion in the Asian Pacific region seems assured for the foreseeable future. Structural strengths such as high rates of capital formation and savings should sustain above average rates of growth overall. With the advantages of proximity, exporters in the area are poised to reap the rewards of a potential breach in the ''wall'' of China. Boasting stronger growth rates than the United States or Europe, this dynamic region should present attractive stock market investment opportunities over the longer term.

As we've said, every investment presents some risk, but U.S. Trust is confident that investing in the opportunities these three funds present carries minimal danger. With most of these nations just beginning to exhibit solid economic development now, the potential for investors to reap the benefits is tremendous. ☐

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